



■ spotlight

December 2012 Vol. 45 No. 12



HAPPY HOLIDAYS



Roger Smith
Chief Executive Officer
AIL & NILICO

Learning to Share Again

As I write this, the 2012 holiday season is in full swing. The offices in Waco and McKinney are decorated to the hilt and everyone seems to be smiling even more than usual. The spirit of giving and sharing is evident just about everywhere you turn. By the time this issue of *Spotlight* reaches you, the holidays and the year will be winding down, but it is my sincere hope that we can keep that spirit of sharing alive after the last glass of eggnog is gone.

All our lives, we hear it's better to give than to receive, but how many of us truly believe it? If you doubt that our basic nature is to receive rather than give, just try asking a small child to give away one of their toys. Anyone with children will tell you that you need to teach kids how to share and give.

And it doesn't stop at kids. Remember your first real paycheck? Most of us had that money spent on ourselves before the money was even in our pocket! The thought process goes something like: "I worked hard for it and I deserve to spend it however I want." But if we are fortunate, somewhere along the way we relearn how to share.

"I don't know if I am really philanthropic or if I just want to get rid of my money."

For me, no conversation about giving can be complete without talking about the founder of our company, the late Bernard Rapoport. In his autobiography, *Being Rapoport: Capitalist with a Conscience*, B wrote that he was raised in a spirit of giving that guided him throughout his personal and professional life. B's fingerprints are all over the culture of giving at AIL/NILICO. B and his wife Audre established a private foundation that continues today to "improve the social fabric of life" in education, arts, culture, health and human services and civic participation. B never questioned his ability to make an impact even facing acute chronic issues. Mr. Rapoport continues to be an example of entrepreneurship tempered by social responsibility and philanthropy.

"As so many of us do, I overestimated how busy I was and assumed I could find little time for anything other than business and my already planned personal commitments."

The idea for our Closer to the Heart giving program arose during an Executive Council dinner in Atlantis, Bahamas in the spring of 2012. We were discussing the contrast between the resort properties we visit and the communities that surround them. Wouldn't it be great if we could do something to help make the places we visit better than they were before we came?

I kind of thought that would be the end of it. How often have any of us had similar thoughts and done nothing to follow through? But Torchmark CEO Mark McAndrew was part of that conversation, and if you know Mark, not much more needs to be said. His mind was already down the road to AIL's next meeting and beyond to involving the other Torchmark affiliates at their upcoming meetings. By the time we had a chance to talk about it again, he'd committed Torchmark to matching donations up to \$100,000 per year.

"Don't ask, 'where [will] the money come from?' There is plenty of money..."

For our first event, our partner organization, the Los Cabos Children's Foundation, took Mark and I to meet some of the people who would benefit from our donations. We came back to the meeting, spoke from our hearts about what we saw and experienced, and our SGAs poured out support in a way that both humbled me and made me proud. I can say the same thing about each Closer to the Heart project since. When there's a worthy cause you are passionate about, money seems to find its way to being available.

In this, our first year of Closer to the Heart, our donations plus matching funds from Torchmark totaled more than \$101,000 (see page 13). As one recipient of our donations said to me, "Do you have any idea how many people you've helped today?" I could not be prouder or more pleased.

In the final paragraph of his book, B quoted author William Shirer, noting that's what he wanted chiseled on his tombstone:

"For the wise man, one human life is sufficient, and the stupid man will not know what to do with eternity."

I don't know about you, but I want to do as much in this life as I can so that my one life is sufficient. Thanks for all you did this year to make Closer to the Heart a success. May your holidays be a time of giving and receiving, and I hope you'll join us in carrying that spirit of giving forward through our Closer to the Heart opportunities in the New Year.

All quotes are taken from Bernard Rapoport's book, *Being Rapoport: Capitalist with a Conscience* (University of Texas Press, 2002).

spotlight

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sga career track New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.

total bonuses paid out

This month AIL and NILICO paid a total of \$2,580,550 in bonuses. For more information on the monthly bonuses, turn to Page 32-37.

Total: \$2,580,550

required retention rate

Effective Jan. 1, 2012, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for *Spotlight* recognition only.

| | |
|----------------------|--------------|
| Retention: | 69.0% |
| Net to Gross: | 78% |

dates to remember

eApp business and paper applications subject to the **7 day hold** should be uploaded or sent to Home Office by **Thursday 01/24** before 2:00 P.M. CST. Paper apps for areas excluded from the 7 day hold and PR credits must be at HO by **Tuesday 01/29** to count for **January** production.

*look for the asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2013 Awards Presentation, are: the top SGA from each category based on YTD First Six Month Objective Percentage plus YTD Net ALP growth percentage, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers, the top two PR Representatives from each category, and the top three PR Managers. You can view the 2013 Convention Qualifications online at www.aillife.com or www.nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to stay at the wonderful Hilton Riverside located in New Orleans, Louisiana! The convention will be held June 2-5, 2013.*



direct code
training bonus

pg. 04



food for
families

pg. 13



closer to
the heart

pg. 14



leadership
academy

pg. 16



convention
announcement
& qualifications

pg. 19



LOOK
FOR ME!



SA/GA
**DIRECT CODE
FIELD TRAINING**
BONUS

CONTEST EXTENDED!

The SA/GA Direct Code Field Training Bonus has been so successful, it has been extended to December 31, 2012!

Since this Bonus was introduced, the number of weekly bonuses and the number of qualifying SAs and GAs have both continued to increase. The purpose of the Bonus is to give SAs and GAs a vested interest in getting and keeping their Agents hitting bonus each week, which leads to better Agent retention and team and Agency growth. Talk to your manager about how the Direct Code Field Training Bonus can add to your income each month!

Please Note: All qualifiers listed achieved at least \$500 in bonus totals.
Contest ends December 31st, 2012. For full bonus details, visit www.ailife.com/arc/spotlight.aspx

TOP NOVEMBER BONUS LEADERS



| | | | | |
|--|--|---|--|--|
| 1 TEVITA TUPOUNIUA \$12,817 Steve Friedlander | 2 ROBERT RICHMAN \$3,642 Surace-Smith | 3 WILLIAM MYATT \$3,443 Brandon Cooley | 4 KELVIN FERNANDEZ \$3,377 Laura Fisher | 5 NICHOLAS MOORE \$3,242 Oldham-Bianchi |
|--|--|---|--|--|

NOVEMBER BONUS LEADERS November Bonus Payout \$326,700 November Bonus Qualifiers 651

| Name | Bonus | SGA |
|-----------------------------|----------|-------------------|
| 1 Tevita Tupouniua | \$12,817 | Steve Friedlander |
| 2 Robert Richman | 3,642 | Surace-Smith |
| 3 William Myatt | 3,443 | Brandon Cooley |
| 4 Kelvin Fernandez | 3,377 | Laura Fisher |
| 5 Nicholas Moore | 3,242 | Oldham-Bianchi |
| 6 Michael Shaba | 3,202 | Brian Traboulay |
| 7 Richard Whyte | 2,924 | Brian Traboulay |
| 8 Tara Weisz | 2,890 | Josh Chalom |
| 9 Nicholas Powell | 2,889 | Altig-Orlovic |
| 10 Britton Costa | 2,783 | Simon Arias |
| 11 Aaron McLean | 2,763 | Imran Satti |
| 12 Nicholas Triantafyllidis | 2,503 | Philip Prata |
| 13 Brodie Fischer | 2,341 | Imran Satti |
| 14 Cynthia Schneiderman | 2,328 | Sabrina Lloyd |
| 15 Brian Jerome | 2,272 | Williams-Zophin |
| 16 Lewis Clack | 2,224 | Williams-Zophin |
| 17 Brandi Hershey | 2,161 | Brandon Cooley |
| 18 Erin Moyer | 2,083 | Giglione-Ackerman |
| 19 Josephine Brown | 1,987 | Steve Friedlander |
| 20 Ruben Santillana | 1,935 | Steve Friedlander |
| 21 Drew Frazier | 1,927 | Slav Bitman |
| 22 Tiare Hubbard | 1,893 | Altig-Orlovic |
| 23 David Guzman | 1,878 | Surace-Smith |
| 24 James Thompson | 1,815 | Surace-Smith |
| 25 Andre McCallum | 1,806 | Surace-Smith |

| Name | Bonus | SGA |
|------------------------|---------|-------------------|
| 26 Alejandro Torruella | \$1,804 | Sabrina Lloyd |
| 27 Unique Hunnicutt | 1,794 | Alex Roland |
| 28 Reuben Rios-Cruz | 1,784 | Matt Henderson |
| 29 Michael Gerstein | 1,781 | Giglione-Ackerman |
| 30 Andy Jaikaran | 1,773 | Matt Henderson |
| 31 John Conard | 1,761 | Simon Arias |
| 32 Michael Stuver | 1,740 | Surace-Smith |
| 33 Timothy Wilson | 1,732 | Philip Prata |
| 34 Joshua Hill | 1,662 | Sabrina Lloyd |
| 35 London Burnett | 1,657 | Surace-Smith |
| 36 Pamela Altman | 1,653 | Surace-Smith |
| 37 Ashley Wenning | 1,648 | Surace-Smith |
| 38 Anthony Batista | 1,646 | Theodore Pappas |
| 39 Tamara Hughes | 1,574 | Kevin Davis |
| 40 Jesse Spencer | 1,555 | Oldham-Bianchi |
| 41 William Brookshire | 1,534 | Richard Correa |
| 42 Jose Carvajal | 1,516 | Laura Fisher |
| 43 Scott Wheeler | 1,457 | Imran Satti |
| 44 Faleuseni Maumau | 1,446 | Steve Friedlander |
| 45 Eric Peyton | 1,430 | Surace-Smith |
| 46 Kevin Huber | 1,413 | Eric Neal |
| 47 Reynolds Akuamo | 1,411 | Theodore Pappas |
| 48 Mark Glazer | 1,405 | Theodore Pappas |
| 49 Oscar Portillo | 1,401 | Steve Greer |
| 50 Alex Grakhov | 1,385 | Surace-Smith |

| Name | Bonus | SGA | Name | Bonus | SGA | Name | Bonus | SGA |
|--------------------------|---------|-------------------------|----------------------|-------|-------------------------|------------------|-------|----------------|
| Caio Rosa | \$1,373 | Williams-Zophin | Melissa Martinez | \$822 | David Hausman | David Rigney | \$513 | Scott Rehberg |
| Robert Burdi | 1,358 | Sabrina Lloyd | Maurice Doucette | 822 | Chris LaFond | Shannon Neville | 510 | Oldham-Bianchi |
| John Galindo | 1,357 | David Hausman | Jeffrodrew Vete | 815 | Steve Friedlander | Joshua Davidson | 510 | Surace-Smith |
| Thomas Tiller | 1,356 | Jeffery Thiel | Jorge Guerra | 808 | Giglione-Ackerman | Andrew Melanson | 502 | Imran Satti |
| Jean Joseph | 1,340 | Williams-Zophin | Jaman Testerman | 803 | Cindy Furer | Godfrey Goodrich | 502 | Alex Roland |
| Aaron Dunlap | 1,308 | Simon Arias | Shorne Brown | 800 | Fred Hadayia | | | |
| Mike Bray | 1,305 | Imran Satti | Taina Lameko | 798 | Steve Friedlander | | | |
| Lawrence Reardon | 1,284 | Simon Arias | Joshua Cosentino | 797 | Simon Arias | | | |
| Kyle Wrobel | 1,277 | Cunningham-Weatherspoon | John Napiza | 796 | Jatoft-Foti | | | |
| Nicole Epstein | 1,274 | Chris LaFond | Aaron Dupras | 795 | Paul Rumbuc | | | |
| Darrell Asbell | 1,274 | Altig-Orlovic | Zaid Jian | 787 | Alex Roland | | | |
| Debbie Hardy | 1,228 | Bob Olson | Shaun McDonald | 786 | Altig-Orlovic | | | |
| Kardel Brooks | 1,226 | Matthew Hogan | Eluerecia Guzman | 782 | Maria Greene | | | |
| Steve James | 1,218 | Tiffany Roland | Howard Cho | 780 | Brandon Cooley | | | |
| Richard Bell | 1,215 | Imran Satti | Roberto Nieves | 780 | Oldham-Bianchi | | | |
| Zachary Frenstos | 1,209 | Surace-Smith | Todd Glazer | 770 | Joseph Diecedue | | | |
| John Leggio | 1,205 | Theodore Pappas | Christopher Chovanec | 770 | Steve Greer | | | |
| Eric Ebbitt | 1,204 | Simon Arias | Antonio Bond | 766 | Surace-Smith | | | |
| Keith Coscia | 1,186 | Surace-Smith | Tilly Roebeck | 760 | Steve Friedlander | | | |
| Yihao Chen | 1,185 | Altig-Orlovic | Michelle Anderson | 759 | Surace-Smith | | | |
| Randy Ocampo | 1,184 | Altig-Orlovic | Evan Kendall | 757 | Simon Arias | | | |
| Michael Hicks | 1,164 | Oldham-Bianchi | Richard Nypower | 756 | Altig-Orlovic | | | |
| Anita Ferris | 1,153 | Steve Friedlander | Antonio Evans | 752 | Chris Hernandez | | | |
| Kyle Lewicki | 1,143 | Surace-Smith | Brian Gilmore | 748 | Simon Arias | | | |
| Matthew Davidson | 1,137 | Matt Henderson | Joseph Shanks | 748 | Altig-Orlovic | | | |
| Michele Kirk | 1,137 | Oldham-Bianchi | Zachary Bradshaw | 747 | Surace-Smith | | | |
| Larry Giddens | 1,135 | Steve Greer | Stephen Darrington | 747 | Surace-Smith | | | |
| DeAnthony Hartman | 1,132 | Paul Rumbuc | Thaddeus Stansberry | 744 | Joseph Diecedue | | | |
| Hector Carrillo | 1,129 | Brandon Cooley | Natalie Soboleva | 731 | Josh Chalom | | | |
| Justin Tyburski | 1,127 | Simon Arias | Maleah Bourda | 724 | Joseph Diecedue | | | |
| Ryan Hernandez | 1,125 | Bob Wingate | Ashlee Hutchins | 723 | Giglione-Ackerman | | | |
| Stephanie Ellerton | 1,109 | Richard Correa | Ibrahim Bah | 718 | Fred Hadayia | | | |
| Karolina Debek | 1,094 | Sabrina Lloyd | Corey Bryant | 711 | Tim McAdams | | | |
| Michelle Crowe | 1,094 | Simon Arias | Edona Hughes | 711 | Kevin Davis | | | |
| Robert Biser | 1,078 | Surace-Smith | Mark Gorman | 705 | Simon Arias | | | |
| Philip Roffi | 1,069 | Cindy Furer | Ryan Coleman | 702 | Simon Arias | | | |
| Delilah Abuosba | 1,048 | Bob Olson | Casey Kunash | 694 | Simon Arias | | | |
| Vatapuia Vavau | 1,029 | Steve Friedlander | Zhenxing Chen | 689 | Philip Prata | | | |
| Robert Drake | 1,029 | Surace-Smith | Ronald Esmon | 688 | Joseph Diecedue | | | |
| Konnor Wylie | 998 | Joseph Diecedue | Calvin Irving | 685 | Theodore Pappas | | | |
| Jordan Albright | 996 | Simon Arias | Rafael Spratling | 683 | Matt Henderson | | | |
| Michael Roe | 987 | Bob Wingate | Samuel Nudelman | 683 | Surace-Smith | | | |
| Christopher Kennedy | 984 | Surace-Smith | Edward Littell | 673 | Oldham-Bianchi | | | |
| Sara Vaz | 973 | Altig-Orlovic | Irvin Johnson | 668 | Kevin Davis | | | |
| Michael Turney | 965 | Sabrina Lloyd | Katharine Myers | 664 | Richard Correa | | | |
| Tere Diamond | 962 | Steve Friedlander | Nicole Conrad | 651 | Fred Hadayia | | | |
| Ryan Poux | 958 | Javier Sandoval | Ryan Fickert | 648 | Surace-Smith | | | |
| Carl Carlberg | 933 | Cohen-Cohen | Paul Wood | 648 | Alex Roland | | | |
| Andjela Avram | 931 | Matt Henderson | Andria Standifer | 647 | Brandon Cooley | | | |
| Rachel Arenas | 928 | Chad Deley | Musediq Abdul | 645 | Josh Chalom | | | |
| Brandon Marshall | 925 | Oldham-Bianchi | Sione Maumau | 636 | Steve Friedlander | | | |
| Rajendra Narine | 925 | Giglione-Ackerman | Aaron Barborka | 635 | Altig-Orlovic | | | |
| Michael Polakowski | 924 | Simon Arias | Lawerence Smith | 631 | Steve Greer | | | |
| Matthew Conrad | 924 | Surace-Smith | Tamecka Dixon | 630 | Giglione-Ackerman | | | |
| Jennifer Kinder | 916 | Dorian Oldham | Kevin Holtz | 629 | Surace-Smith | | | |
| Eugene Borcan | 911 | David Hausman | Minh Phung | 626 | Scott Rehberg | | | |
| Brandon Smith | 911 | Bob Wingate | Polina Philbin | 622 | Fred Hadayia | | | |
| Peter Van Der Westhuizen | 900 | Richard Correa | Eran Walters | 621 | Joseph Diecedue | | | |
| Edward Atkinson | 897 | Surace-Smith | Timothy Stocker | 617 | Jeremy Welch | | | |
| Wendy Sotelo | 896 | Desi Dimitrova | Jacob Raine | 609 | Jeremy Welch | | | |
| John Sikora | 890 | David Hausman | Kevin Lewis | 609 | Matt Henderson | | | |
| Marcus Howard | 886 | Surace-Smith | Dominic Okonta | 598 | Theodore Pappas | | | |
| Matthew Porter | 886 | Altig-Orlovic | Xander Davis | 597 | Chad Deley | | | |
| Tony Geer | 882 | Surace-Smith | Sokol Fazliu | 580 | Simon Arias | | | |
| Carlos Arballo | 875 | Brandon Cooley | Zepher Loesch | 575 | Altig-Orlovic | | | |
| Daniel G Johnson | 874 | Surace-Smith | Alisha Armand | 573 | Theodore Pappas | | | |
| Adam Huck | 873 | Surace-Smith | Corey Moore | 569 | Chris Hernandez | | | |
| Devin Dingley | 864 | Surace-Smith | Nejala Mackey | 569 | Slav Bitman | | | |
| David Rockway | 864 | Bob Olson | Jerry Fequiere | 567 | Fred Hadayia | | | |
| Christopher Vasu | 860 | Surace-Smith | Brittany Long | 567 | Cunningham-Weatherspoon | | | |
| Matthew Crossman | 860 | Philip Prata | David Hefflin | 564 | Scott Davis | | | |
| Robert Martin | 852 | Dorian Oldham | Mir Khan | 563 | Theodore Pappas | | | |
| Maren Conway | 848 | Fred Hadayia | Thomas Kijanowski | 563 | Sabrina Lloyd | | | |
| Gregory McDuffie | 842 | Matthew Hogan | Denice Copp | 561 | Imran Satti | | | |
| Erin Allen | 842 | Richard Correa | Donald Dowbor | 560 | Mark Hancock | | | |
| Kaitlyn Good | 842 | Oldham-Bianchi | Austin Wallace | 559 | Simon Arias | | | |
| Jonathan Hu | 839 | Desi Dimitrova | Seth Reising | 552 | Tiffany Roland | | | |
| Hal Herman | 838 | Oldham-Bianchi | Scott Schwartzkopf | 549 | Altig-Orlovic | | | |
| Tatjana Tikhonov | 838 | Jatoft-Foti | Lockert Johnson | 542 | Theodore Pappas | | | |
| Kyle Taylor | 836 | Travis Moody | James Summers | 538 | Theodore Pappas | | | |
| Tamoy Redwood | 834 | Matt Henderson | Donald Fogleman | 535 | Fred Hadayia | | | |
| Jacqueline Kosalek | 825 | Oldham-Bianchi | Elizabeth Conley | 521 | Kevin Davis | | | |
| Jenna Grula | 823 | Simon Arias | Cynthia Sittig | 520 | Simon Arias | | | |

ANNIVERSARIES

29 Years of Service
Mark Hancock, SGA
23 Years of Service
Brett Hulme, PR
19 Years of Service
Earle Harris, AGT
Jenny Williams, PR
14 Years of Service
Ruben Soberanes, AGT
13 Years of Service
John Franklin, AGT
11 Years of Service
Arnold Iacoviello, AGT
Larry Lozano, PR
10 Years of Service
Andrew Bishop, AGT
Arthur Greene, AGT
Karen McQuoid, AGT
Dustin Venekamp, SGA
9 Years of Service
Justin Germany, MGA
Ed Olfert, AGT

Alan Sedaghat, AGT
8 Years of Service
Sue Akers, PR
Sebastian Kazek, MGA
7 Years of Service
Simon Arias, SGA
Mark Corkrean, MGA
Theodore Greer, AGT
Garret Kun, AGT
Melissa Losk, AGT
6 Years of Service
Alberto Alcalá, MGA
Richard Blake, GA
Mario Andres Chavez, GA
Blake Higuchi, MGA
Jessica Ingerick, PR
Erin Moyer, GA
5 Years of Service
Thomas Baeurich, AGT
Jason Beyer, AGT
Robin Denham, PR
Darron Hacker, MGA

Jorell Washington, AGT
Jamison Weatherspoon, SGA
4 Years of Service
William Charnow, AGT
Zane Davis, AGT
Jonathan Davis, SA
Mario DePinto, AGT
Hal Herman, GA
Ryan Kendl, MGA
Timothy Kieran, RGA
Joshua Olin, RGA
Joey Sales, SA
Amr Shater, GA
3 Years of Service
Jason Adamo, SGA
Erik Boyd, MGA
Jared Cleckner, MGA
Amanda Cross, PR
Mark Danner, GA
Alexandra Graham, MGA
Christopher Hintz, MGA
Enrico Paredes, GA

Bruce Tan, AGT
2 Years of Service
Jose Carvajal, GA
Cameron Cimino, MGA
James Cliff, AGT
James Cunningham, SGA
Matthew Davidson, GA
Nina Dolman, SA
Antonio Evans, GA
John Geha, AGT
Holland Harriss, PR
Mathew Hart, MGA
Andre Hawthorne, MGA
Jeremy Hull, GA
Stone Ika, AGT
Christopher Kennedy, SA
Corey LaVigne, AGT
Shahab Mahdavejad, GA
Kristan McConnell, GA
Dick Nakatani, MGA
Maurice Navarro, SA
Carol Ornellas, SA

Carmela Pellen, AGT
Bradford Stone, AGT
Brandon Summerton, GA
Jacob Unger, GA
Ashley Wenning, GA
1 Year of Service
Karl Amlie, SA
David Baker, SA
Dante Beasley, SA
Victoria Bolognese, SA
Enrique Borjas, SA
Abram Burns, AGT
Leonard Capucilli, AGT
Ian Cary, AGT
Andria Chancey, SA
Cameron Clay, AGT
Russell Coakley, SA
John Conard, SA
Sean Dixon, AGT
Shawn Donnelly, GA
Zakaria Elasri, SA
Ayman Elsalhy, GA

Sean Flagler, AGT
Normand Franco, SA
Lonny Goodman, AGT
Terrence Graves, AGT
Nicki Griffiths, MGA
Darryl Haverland, GA
Jonathan Hobbs, SA
Tamara Hughes, GA
Faryn Ingram, GA
Robert Janev, RGA
Christine Jesoraldo, GA
Bertrand Joseph, AGT
Jean Joseph, GA
Sathnarine Kumar, SA
Seabringna Landfair, SA
Teaunna Lester, SA
Nathan Luscombe, SA
Gregory McDuffie, SA
Krysta McFarland, AGT
DeMarcus McNeil, AGT
Brandon Metzner, SA
Cameron Moore, RGA

Leslie Morgan, AGT
Cole Murphy, MGA
Thonny Nerei, SA
Ian Noble, GA
Harold Olshansky, AGT
Everett Olszewski, AGT
Jayshreeben Patel, AGT
William Patterson, AGT
Sudhir Patwardhan, AGT
Jamie Perse, SA
Bryan Phillips, SA
Ryan Polz, SA
Alicia Quick, AGT
Eric Ramos, AGT
Lawrence Reardon, SA
David Riddle, SA
David Rigney, GA
Michael Roberge, SA
Kelly Roschbach, AGT
Cristian Rozotto, AGT
Scott Schwartzkopf, SA

Kimberly Sheffield, AGT
Rebekah Spindler, SA
Rachel Stanhope, MGA
Jaman Testerman, GA
Donald Weaver, AGT
Scott Wheeler, SA
Andrew Whitely, SA
Roosevelt Wilson, GA
Haley Wisner, SA

PROMOTIONS

State General Agent
Nigel Crowe
Regional General Agent
Timothy Kieran
Cameron Moore
Ryan McIntosh
Ryan Wilson
Justin Wise
Master General Agent
Darrell Asbell
Tanner Daves
Amandeep Gill
Joseph Hagerman
Leon Lloyd
Xavier MacLarty
Daniel Potilechio
Albert Serur
Joseph Shanks
Brooke Spain
Timothy Wilson
Konnor Wyly

60% General Agent
Reynolds Akuamoaa
Erin Allen
Sondra Batson-Braggs
Joseph Duran
Ronald Esmon
Melody Ferguson
Larry Giddens
Godfrey Goodrich
Faryn Ingram
Matthew Maher
Ryan Poux
Eric Schwabauer
Douglas Slagboom
Gretchen Spain
Thomas Tiller
Heanyi Ufodu
Jacob Unger
Joshua Williams
57.5% General Agent
Aaron Booth
Corey Bryant

Robert Burdi
Zhenxing Chen
Matthew Crossman
Brian Gilmore
Darryl Haverland
Leya Kirchstein
Melissa Martinez
Nicholas Moore
James Murray
Carlos Myers
Anna Senra
Melody Short
Nicholas Triantafyllidis
Justin Tyburski
Timothy Velky
Joseph Walaan
55% Supervising Agent
Patricia Ashford
Lyman Bateman
Dawn Bonnell
Mark Brown
Naomi Caraballo

Marketa Clark
Shelbi Clements
Derrick Coates
Kayla Crosser
Oscar Culbeaux
Dywon Davis
Joshua Dunham
Nathaniel Durkin
Jonathan Elder
Javier Garcia
Stephen Giddens
Allison Hanson
Daniel Hurley
Amanda Irving
Christian Kabera
Daniel Kim
Delvin King
Brittany Long
Coleman Lovelace
Martha Miller
Alleyson Murray
Beatriz Noriega

Christian Ortiz
Amelia Ropetikilifi
Jessica Stice
Jason Tate
52.5% Supervising Agent
Jacob Adams
Lloyd Allen
Kirsten Anderson
Michael Ayala
Cole Baker
Kaydene Bennett
Eugene Borcan
Joel Braggs
Mary Brancazio
Michael Buschkiel
Collin Cambridge
Peter Claus
Frank Colletti
Ty Daniels
Elaine Darko
Fariba Darvishzadeh
J R DeMent

Kip Divito
Ansumana Dualu
Jeremie Dupuis
Jose Duran-Cortes
Rivka Erlich
Jaison Gallagher
John Graves
Bradley Gray
Sanel Hadzisakovic
Sean Hansen
Todd Harding
Lauda Havaea
Brittney Hicks
Alexander Hostetter
Nicholas Indykzapka
Robert Jakubiak
Lockert Johnson
Shirley Johnson
Jerry Johnston
Moli Kaufusi
Jacob Kieffer
Kierstin Kim

Jonathan Kitzmiller
Damien Kleinick
Sathnarine Kumar
Jeremy Lawrence
Michael Lee
Brett Maslowski
Alex Merveus
Jervonna Mitchell
Nicholas Mitchell
Maureen Moors
Dorothy Niederer
Nneka Nwani
Raymond Olivas
Bradley Pierson
Lacee Port
Sonia Ramirez
John Reynolds
Nancy Rojas
Jason Saporetti
Kim Scott
Jacob Sovey

Marc St Jean
Dylan Suagee
Rangi Tata
Sonia Tyner
Kyle Vangenne
Andrew Wagner
Ronald Washington
Aimee Wells
Michael Whitmore
Kelly Wilkerson
Haven Wilson
Areshbekau Wint
Jamie Winters
Robert Wright
Farah Yacoub
Milica Zivkovic

Dear Future SGA

SGA Career Track

Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these three levels.

Level 1: Qualifying

To qualify you must meet the following criteria:

- 18 months of continual service with AIL/NILICO
- Production of at least \$175,000 of 1st Six Mo. Agent production (Last 12 Months)
- Must have a 4-Month Retention Rate of 68.0% or higher (Please note that although you need to qualify to be promoted, we will begin the process as soon as you achieve the production level regardless of quality factor.)

Level 2: Preparing for an Offer

Once you qualify by achieving the above criteria, a Personal Leadership Profile will be sent to your home address with a copy to your SGA. Also, we will schedule a conference call between you, your SGA, your SGA's Director, and the Home Office to determine your interest in being an SGA and to initiate a consistent communication process between you, your SGA and the Home Office.

Level 3: Getting an Offer

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)



Mike Sheets

Director of
Needs Based Sales

The \$10 Power Agent

I can remember back when I first started as an agent with American Income Life, I would hear about "Power Agents" in my agency. These agents would go out and in the course of a week write 2, 3, or 4 times the amount of business the average agent would produce in the same amount of time. Being the competitive person I am, I immediately wanted to figure out what they were doing and do that myself.

One thing I learned very early on is there are few, if any, secrets to success here at AIL. The only thing I noticed back then, and still notice today, is that most of the top producers simply outwork those who are in the middle. There's not a special presentation, there's not a special laptop presentation, and there's certainly not a special stash of leads only available to the top people in your agency. Your opportunity is exactly the same as the person next to you, same as your manager, and the same as your SGA. The only difference is that those who rise to the top execute. They work smarter, and they apply their efforts in places that are going to give them the most return.

A few *Spotlight* issues back, I talked about the power of referrals. Referrals give you more leads to work, they close higher, and they have a higher ALP per sale. Those top "Power Agents" apply their efforts strongly into the direction of referrals. When you look at the numbers around referrals, it's easy to see why.

As a company, we present to roughly 30 percent of all the referrals we collect. After collecting, sorting by area, calling, and booking, we see 30 percent of them. Referrals also have a higher closing percentage — right at 50 percent — and the ALP per sale is higher: nearly \$900. So, think about it like this: for every 100 referrals you collect, you will present to 30, sell 15, and sell \$13,500 in premium. These are REAL numbers and REAL results. Apply your efforts where they count the most.

Once you're working where the results are the highest, a few small additions to what you are doing will substantially increase your personal results. This is where you can become the \$10 Power Agent. As you make a sale, based on the current company averages, if you just added \$10 to each month's premium, a lot of big things are going to happen.

First, that \$10 can come from a lot of different places. You can add the waiver of premium, you can increase the ADB amount on the primary to \$200K if it's not there already. You can add \$200K of ADB on the spouse to help out with Mortgage Protection and College Education Expense Protection for the family. No matter what you do, you are adding *tremendous* value to the family. Think about the typical blue collar worker in our demographic. It's very possible the worker could experience some type of on-the-job injury where they can no longer work. On a reduced income, insurance may unnecessarily become a luxury they cannot afford. But with the waiver of premium, you, the agent, stepped up to the plate and alleviated those struggles. A spouse can suddenly die in an accident just as easily as the primary insured, and by adding ADB to the spouse, you are helping that family out on one of their darkest days.

To you, that \$10 is big too. If you just added \$10 to each program, you will stand to make \$6,500 or more of income each year! Just by adding waiver of premium and ADB to each application, you are eligible for a raise of \$6,500. And the best part is that the raise is effective as soon as you start executing!

To be at the top, all you have to do is apply your efforts in the right place, and then add a little bit in the application, and you will be on your way!



Career seekers use the Internet to research your Agency and American Income Life. The more positive reviews are about our Company, the easier it is for you to recruit and contract new Agents.

To help with your recruiting initiatives, **encourage all Agents and Managers in your Agency to post a review of American Income Life on Yelp.com.** Yelp.com provides a free review of Companies, specifically your Agents. Yelp has 61 million visitors per month. In one month, 5 million mobile devices were used to access Yelp. This indicates job seekers use it as a top resource for information about our Company.

www.yelp.com

SA

| NAME | # | SGA | NAME | # | SGA |
|-------------------|---|-----------------------|-------------------|---|-------------------|
| Michael Turney | 5 | Sabrina Lloyd | Robert Drake | 3 | Surace-Smith |
| Michelle Crowe | 4 | Simon Arias | Michael Shaba | 3 | Brian Traboulay |
| William Volk | 4 | Mark Hancock | Caio Rosa | 3 | Williams-Zophin |
| Joshua Hill | 4 | Sabrina Lloyd | Karl Amlie | 2 | Altig-Orlovic |
| Spencer Rowland | 3 | Altig-Orlovic | Carlo Buhay | 2 | Altig-Orlovic |
| Christine Scott | 3 | Altig-Orlovic | Benjamin Clabaugh | 2 | Altig-Orlovic |
| Martha Zelaya | 3 | Altig-Orlovic | Erica Kelley | 2 | Altig-Orlovic |
| Britton Costa | 3 | Simon Arias | Thomas King | 2 | Altig-Orlovic |
| Nejala Mackey | 3 | Slav Bitman | John Nguyen | 2 | Altig-Orlovic |
| Joshua Fitzgibbon | 3 | Cunningham-Weatherson | Lee Smith | 2 | Altig-Orlovic |
| Daniel Maslanka | 3 | Cunningham-Weatherson | Jacob Sovey | 2 | Altig-Orlovic |
| Cody Nechiporenko | 3 | Chad Deley | William Park | 2 | Altig-Orlovic-Hay |
| Faleuseni Maumau | 3 | Steve Friedlander | John Conard | 2 | Simon Arias |
| Michelle Malinov | 3 | Giglione-Ackerman | Jaison Gallagher | 2 | Simon Arias |
| Oscar Portillo | 3 | Steve Greer | Brian Gilmore | 2 | Simon Arias |
| William Cline | 3 | Mark Hancock | Albert Kauderer | 2 | Simon Arias |
| Anthony Batista | 3 | Theodore Pappas | Tylar Hill | 2 | James Bailey |
| Lamin Jallow | 3 | Cisco Perez | Thomas Hanford | 2 | Mark Beckford |
| Juan Justiniano | 3 | Cisco Perez | Jonathan Tomko | 2 | Slav Bitman |
| Aaron Dupras | 3 | Paul Rumbuc | Troy Elliott | 2 | Eric Cochran |
| William Warren | 3 | Scott Sonnenberg | Regina Duval | 2 | Richard Correa |

GA

| NAME | # | SGA | NAME | # | SGA |
|----------------------|---|-----------------------|-------------------|---|-------------------|
| Timothy Watson | 8 | Slav Bitman | Charles Ferrari | 4 | Simon Arias |
| Tevita Tupouniua | 7 | Steve Friedlander | Albert Serur | 4 | Simon Arias |
| Cynthia Schneiderman | 7 | Sabrina Lloyd | Hector Carrillo | 4 | Brandon Cooley |
| Paul DeRenzo | 6 | Simon Arias | Russell Trujillo | 4 | Richard Correa |
| Levi Stearns | 5 | Altig-Orlovic | Jonathan Russell | 4 | Chad Deley |
| Charles Diulus | 5 | Simon Arias | Jonathan Santiago | 4 | Laura Fisher |
| Carl Carlberg | 5 | Cohen-Cohen | Anita Ferris | 4 | Steve Friedlander |
| Jonathon Anderson | 5 | Cunningham-Weatherson | Michael Gerstein | 4 | Giglione-Ackerman |
| Donald Dowbor | 5 | Mark Hancock | Scott Davison | 4 | Steve Greer |
| Jennifer Kinder | 5 | Dorian Oldham | Lisa Heyman | 4 | Fred Hadayia |
| Matthew Conrad | 5 | Surace-Smith | Cory Hobbs | 4 | Mark Hancock |
| David Guzman | 5 | Surace-Smith | Mark Glazer | 4 | Theodore Pappas |
| Dustin Brooks | 5 | Jeffery Thiel | Danielle Arena | 4 | Cisco Perez |
| | | | Unique Hunnicutt | 4 | Alex Roland |
| | | | London Burnett | 4 | Surace-Smith |
| | | | Ayman Elsalhy | 4 | Williams-Zophin |
| | | | Jean Joseph | 4 | Williams-Zophin |
| | | | Tiare Hubbard | 3 | Altig-Orlovic |
| | | | Aaron Booth | 3 | Simon Arias |

| NAME | # | SGA | NAME | # | SGA |
|------------------------|---|-----------------------|------------------|---|------------------|
| Stephanie Ellerton | 2 | Richard Correa | Victor Schwenoha | 2 | Jatoft-Foti |
| David Koons | 2 | Richard Correa | Jane Callies | 2 | Dorian Oldham |
| William L Brown | 2 | Cunningham-Weatherson | Veronica Carrion | 2 | Bob Olson |
| Brittany Long | 2 | Cunningham-Weatherson | John Leggio | 2 | Theodore Pappas |
| Glenn Miller | 2 | Cunningham-Weatherson | Seth Reising | 2 | Tiffany Roland |
| Xander Davis | 2 | Chad Deley | Josh Tompkin | 2 | Paul Rumbuc |
| Jocelyn Kehr | 2 | Chad Deley | Bradley Gray | 2 | Imran Satti |
| Bryan Blust | 2 | Joseph Diecedue | Samuel Nudelman | 2 | Surace-Smith |
| Adrienne MacKay | 2 | Joseph Diecedue | Robert Richman | 2 | Surace-Smith |
| Zakaria Elarsi | 2 | Laura Fisher | Eric Thompson | 2 | Surace-Smith |
| Loretta Ekeroma | 2 | Steve Friedlander | Christopher Vasu | 2 | Surace-Smith |
| Tilly Roebeck | 2 | Steve Friedlander | Darwin Roman | 2 | Gevorg Yanukyuan |
| Bridget Hartley-Lofman | 2 | Giglione-Ackerman | | | |
| Rajendra Narine | 2 | Giglione-Ackerman | | | |
| Adrian Johnson | 2 | Steve Greer | | | |
| Donald Fogleman | 2 | Fred Hadayia | | | |
| Leah Stoltz | 2 | Fred Hadayia | | | |
| Terrence Williams | 2 | Fred Hadayia | | | |
| Andy Jaikaran | 2 | Matt Henderson | | | |
| Marcus Moody | 2 | Matthew Hogan | | | |
| Felicia Price | 2 | Jatoft-Foti | | | |

GA continued

| NAME | # | SGA | NAME | # | SGA |
|------------------------|---|-----------------------|----------------------|---|--------------------|
| Katharine Myers | 2 | Richard Correa | Leon Lloyd | 2 | Christopher Jordan |
| Peter VanDerWesthuizen | 2 | Richard Correa | Eric Schwabauer | 2 | Christopher Jordan |
| Kyle Wrobel | 2 | Cunningham-Weatherson | Bettie Wallace-Moore | 2 | Christopher Jordan |
| Rachel Arenas | 2 | Chad Deley | Henry Fornet | 2 | Chris LaFond |
| Robert Gibson | 2 | Joseph Diecedue | Joshua Franco | 2 | Chris LaFond |
| Shawn Donnelly | 2 | Laura Fisher | Thomas Kijanowski | 2 | Sabrina Lloyd |
| Philip Roffi | 2 | Cindy Furer | Tawana Boyd | 2 | Tim McAdams |
| Eric Trautloff | 2 | Cindy Furer | Corey Bryant | 2 | Tim McAdams |
| Jorge Guerra | 2 | Giglione-Ackerman | Kevin Huber | 2 | Eric Neal |
| Eluerecia Guzman | 2 | Maria Greene | Kaitlyn Good | 2 | Oldham-Bianchi |
| Christopher Chovanec | 2 | Steve Greer | Michael Hicks | 2 | Oldham-Bianchi |
| Mark Danner | 2 | Steve Greer | Brian Hutchings | 2 | Oldham-Bianchi |
| Jordan Freeman | 2 | Steve Greer | Jacqueline Kosalek | 2 | Oldham-Bianchi |
| John Sikora | 2 | David Hausman | Zachary Santino | 2 | Oldham-Bianchi |
| Beau Locker | 2 | Matt Henderson | Delilah Abuosba | 2 | Bob Olson |
| Tamoy Redwood | 2 | Matt Henderson | Burnette Hughes | 2 | Bob Olson |
| Kasey Williamson | 2 | Chris Hernandez | Samotta McKeever | 2 | Bob Olson |
| Larry Finch | 2 | Matthew Hogan | Richard Pazak | 2 | Bob Olson |
| Kristan McConnell | 2 | Matthew Hogan | Alon Fischer | 2 | Theodore Pappas |
| Charles Mickens | 2 | Matthew Hogan | John Serrano | 2 | Philip Prata |
| Tatjana Tikhonov | 2 | Jatoft-Foti | Timothy Wilson | 2 | Philip Prata |

MGA

| NAME | # | SGA | NAME | # | SGA |
|-------------------|----|-----------------------|---------------------|---|-------------------|
| Michael Laramie | 10 | Steve Greer | Angel Sanchez | 6 | Scott Sonnenberg |
| Stephen Jubrey | 10 | Oldham-Bianchi | Caleb Douce | 6 | Jeffery Thiel |
| Matthew D Julius | 9 | Simon Arias | Debbie Ezernack | 6 | Jeremy Welch |
| Marko Jankovic | 9 | Cohen-Cohen | Adeyemi Akinade | 6 | Williams-Zophin |
| Ofa Tupouniua | 9 | Steve Friedlander | Emmanuel Villasenor | 6 | Bob Wingate |
| Matthew Girard | 9 | Maria Greene | Hunter Houvener | 5 | Altig-Orlovic |
| Zach Otto | 9 | Sabrina Lloyd | Ryan Stenglein | 5 | Altig-Orlovic |
| Brett Gryska | 9 | Oldham-Bianchi | Jonathan Maust | 5 | Altig-Orlovic-Hay |
| Jason Bratin | 9 | Theodore Pappas | James Keefer | 5 | Simon Arias |
| Phillip Jenkins | 8 | Slav Bitman | Patrick Knouse | 5 | James Bailey |
| Andrew Pratt | 8 | Cunningham-Weatherson | Andrew McQuade | 5 | Richard Correa |
| Ryan Hall | 8 | Laura Fisher | Matthew Turnquist | 5 | Richard Correa |
| Richard Barbour | 8 | Steve Greer | Randall Cook | 5 | Joseph Diecedue |
| Doreen Ryan-Foti | 8 | Jatoft-Foti | Evan Holzhauser | 5 | Giglione-Ackerman |
| Zachary Hart | 8 | Surace-Smith | Marian Sertler | 5 | Sabrina Lloyd |
| Matthew Parks | 8 | Surace-Smith | Bryan Peters | 5 | Eric Neal |
| Justin Adams | 7 | Simon Arias | Ransley Vazquez | 5 | Bob Olson |
| Thomas Vena | 7 | Simon Arias | Bobby Szwaja | 5 | Theodore Pappas |
| John Ophals | 7 | Cunningham-Weatherson | Robert Kanaan | 5 | Imran Satti |
| John Hancock | 7 | Mark Hancock | Kevin Appasamy | 4 | Altig-Orlovic |
| Raymond Risucci | 7 | Dorian Oldham | Darrell Asbell | 4 | Altig-Orlovic |
| Joseph Hagerman | 7 | Bob Olson | Jonathan Emura | 4 | Altig-Orlovic |
| Melne Lewis | 7 | Bob Olson | James Raymond | 4 | Altig-Orlovic |
| Ryan Wilson | 7 | Philip Prata | Daniel Toshner | 4 | Altig-Orlovic |
| Mathew Hart | 7 | Surace-Smith | Michael Clemente | 4 | Simon Arias |
| Randy Teyssier | 6 | Simon Arias | David Thornton | 4 | Simon Arias |
| Herman Fennell | 6 | Samantha Chui | Brian Welsh | 4 | Simon Arias |
| Jesse Remby | 6 | Scott Davis | Dmitriy Kagan | 4 | Slav Bitman |
| Mark Corkrean | 6 | Steve Greer | Jordan Chalom | 4 | Josh Chalom |
| Moswen Taylor | 6 | Mark Hancock | Stacey Davis | 4 | Samantha Chui |
| Humberto Quintero | 6 | Matt Henderson | Corey Neff | 4 | Brandon Cooley |
| Robert Janev | 6 | Sabrina Lloyd | Joshua Goodman | 4 | Richard Correa |
| Mark Kukielski | 6 | Eric Neal | Steve Svendsen | 4 | Richard Correa |
| Nasr Quadri | 6 | Theodore Pappas | Joshua Jackson | 4 | Joseph Diecedue |
| Syed Quadri | 6 | Theodore Pappas | Steven D Cox | 4 | Steve Friedlander |
| Brent Arbour | 6 | Cisco Perez | Stephen Hill | 4 | Steve Friedlander |
| Ala Awad | 6 | Alex Roland | Kenneth Greer | 4 | Steve Greer |

| NAME | # | SGA | NAME | # | SGA |
|-------------------|---|--------------|-------------------|---|--------------------|
| Zaid Jian | 2 | Alex Roland | Souleymane Bah | 4 | Fred Hadayia |
| Scott Ramsey | 2 | Alex Roland | Alexandra Graham | 4 | Fred Hadayia |
| Kevin Ristau | 2 | Alex Roland | Marisa Willgruber | 4 | Fred Hadayia |
| Prabesh Shalya | 2 | Dan Rubio | Brandon Teter | 4 | Matthew Hogan |
| DeAnthony Hartman | 2 | Paul Rumbuc | Cameron Moore | 4 | Christopher Jordan |
| Patrick O'Brien | 2 | Paul Rumbuc | Timothy Kieran | 4 | Chris LaFond |
| Brodie Fischer | 2 | Imran Satti | Brian Wilson | 4 | Michael LiBassi |
| Aaron McLean | 2 | Imran Satti | Barry Dillah | 4 | Sabrina Lloyd |
| Marcus Noel | 2 | Imran Satti | Levar Morgan | 4 | Theodore Pappas |
| Kevin Holtz | 2 | Surace-Smith | Steven King | 4 | Paul Rumbuc |
| Melody Ferguson | 2 | Jeremy Welch | Darron Hacker | 4 | Surace-Smith |
| Charley Forshee | 2 | Jeremy Welch | Samuel Cohen | 3 | Fred Hadayia |
| Ryan Hernandez | 2 | Bob Wingate | Ryan Bisanz | 4 | Brian Traboulay |
| Michael Roe | 2 | Bob Wingate | Samantha Sliger | 4 | Jeremy Welch |

| NAME | # | SGA | NAME | # | SGA |
|--------------------|---|-------------------|--------------------------|---|-----------------------|
| Konnor Wyly | 3 | Joseph Diecedue | Mary-Delores Ayarzagorta | 3 | Matt Henderson |
| Juan De la Cruz | 3 | Desi Dimitrova | Dorian Brown | 3 | Matt Henderson |
| Andre Hawthorne | 3 | Laura Fisher | Sebastian Kazek | 3 | Matt Henderson |
| Phillip Rigoli | 3 | Laura Fisher | Cara DeFiore | 3 | Chris Hernandez |
| Paul Kelly | 3 | Steve Friedlander | Richard Johnson | 3 | Matthew Hogan |
| Bryon Welch | 3 | Steve Friedlander | Jessica Santamarina | 3 | Matthew Hogan |
| Sharif Grays | 3 | Cindy Furer | Michael Romeo | 3 | Oldham-Bianchi |
| Craig Strompf | 3 | Cindy Furer | Carlo Bonifazi | 3 | Bob Olson |
| Mavrick Fredericks | 3 | Giglione-Ackerman | Nicholas Lorence | 3 | Altig-Orlovic |
| Jack Keiderling | 3 | Giglione-Ackerman | David Wang | 3 | Bob Olson |
| Carl Nazaire | 3 | Giglione-Ackerman | Trevor Mayer | 3 | Altig-Orlovic |
| Samuel Cohen | 3 | Fred Hadayia | Joshua Olin | 3 | Altig-Orlovic |
| Matt Henderson | 3 | Matt Henderson | Tina Phongsavath | 3 | Altig-Orlovic |
| Matt Henderson | 3 | Matt Henderson | Patrick Rieger | 3 | Altig-Orlovic |
| Chris Hernandez | 3 | Chris Hernandez | Robert Dunn | 3 | Surace-Smith |
| Matthew Hogan | 3 | Matthew Hogan | Evan Wicklund | 3 | Altig-Orlovic |
| Matthew Hogan | 3 | Matthew Hogan | Albert Serur | 3 | Simon Arias |
| Matthew Hogan | 3 | Matthew Hogan | Kellen Cuttance | 3 | Slav Bitman |
| Matthew Hogan | 3 | Matthew Hogan | Jared Cleckner | 3 | Brandon Cooley |
| Matthew Hogan | 3 | Matthew Hogan | Chad Panzer | 3 | Brandon Cooley |
| Matthew Hogan | 3 | Matthew Hogan | Krista Thieme | 3 | Brandon Cooley |
| Matthew Hogan | 3 | Matthew Hogan | Kyle Klipp | 3 | Richard Correa |
| Matthew Hogan | 3 | Matthew Hogan | Richard Lyddon | 3 | Richard Correa |
| Matthew Hogan | 3 | Matthew Hogan | Jonathan Laaker | 3 | Cunningham-Weatherson |
| Matthew Hogan | 3 | Matthew Hogan | Brian Sundberg | 3 | Chad Deley |
| Matthew Hogan | 3 | Matthew Hogan | Mack Doby | 3 | Joseph Diecedue |

RGAs

| NAME | # | SGA | NAME | # | SGA |
|-------------|----|-------------|------------|----|-----------------|
| Thomas Vena | 28 | Simon Arias | Bo Gentile | 24 | Williams-Zophin |

| NAME | # | SGA |
|-----------------|----|--------------|
| Patrick Bendure | 22 | Surace-Smith |

CODES

The minimums for recognition are:
SA & GA – at least two codes during the month
MGA – at least three codes during the month
RGAs – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new agents who were coded under their hierarchy for the month.



Susan Fuldauer
Vice President of
Public Relations Field Operations

Forward to 2013

Our Team PR spent the holiday season strengthening and sweetening relationships. For PR, the New Year brings opportunity to build on those relationships and spread out into new markets with new opportunities to create new relationships. We are ready to begin 2013 with high energy and we have momentum on our side.

It's Time to break through barriers, obstacles and those gatekeepers we'll encounter in order to get the results we need for 2013. By doing so, we help our SGA agency partners, our working families and our own families. And what could be sweeter than having more relationships to bring cheer and good wishes to next December 2013?

With the holiday festivities behind us, *It's Time* to move ourselves into *Forward* gear and engage in the New Year. We'll move from our holiday mode of peace, love, and joy and begin to build on our momentum for 2013.

Today, we set the tone for the rest of the year. So, I ask you this: Have you geared up your goals for this coming year? Have you written out your action plan and do you have your road map so you can go the distance? Will you let the obstacles you encounter become opportunity for you or an excuse for not meeting your expectations? If *Forward* is the direction of your most dominant thinking, then there is no question that 2013 will be a year of expectations met and exceeded. The choice is yours to make; go Forward or stay in Neutral and fall behind. My advice is to put it in gear and get moving!

Happy New Year and *Go Forward!*

~FOOD FOR FAMILIES~

Following annual tradition, the AIL Home Office participated in McLennan County's Food For Families program. Food For Families is a coalition of food pantries across Central Texas that have banded together to collect non-perishable food in a one-day coordinated drive on the Friday before Thanksgiving. All food donated remains in the county in which it was collected to serve residents in need.

Once again, American Incomers saw the need and answered the call by collecting 38,205 lbs. of non-perishable food items.

Interdepartmental fundraising activities included T-shirt sales, Halloween Hunger Challenge, a garage sale, a scavenger hunt, Camping for Cans and the 3rd annual Soup Kitchen.

The 2012 Food For Families food drive set an all-time record for donations, which have totaled more than one million pounds for seven of the last eight years. AIL is proud to be part of this wonderful effort.



“We make a living by what we get. We make a life by what we give.” — Winston Churchill

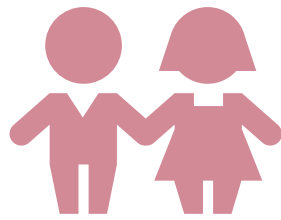
Closer to the Heart



Drop
come
hope
donate
help
give
love

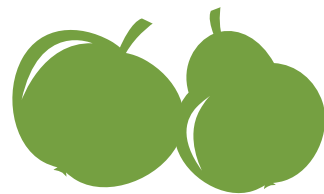
Closer to the Heart, the corporate program through which we give back to the communities we visit for meetings and conventions, began as dinner conversation at the Executive Council meeting in Atlantis, Bahamas in March 2012. Our inaugural project was at the spring SGA meeting in April.

\$33,000



Los Cabos, Mexico
Los Cabos Children's Foundation

\$23,800



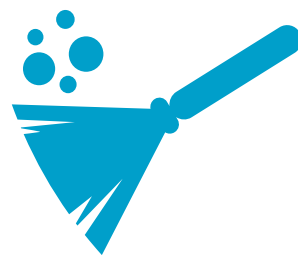
Punta Cana, Dominican Republic
Food for the Poor

\$20,000



Santa Barbara, CA
Casa Esperanza Homeless Center

\$24,425



Las Vegas, NV
Clean the World

In our first year, in addition to hands-on volunteer efforts whenever feasible, we raised more than \$101,000 (includes partial matching funds from Torchmark) for local humanitarian/charitable organizations.

To all who have given so generously, THANK YOU. And we're just getting started! We'll have more opportunities to donate time and money to worthy causes in 2013!



CASA HOGAR
Originally a joint project between the Rotary Clubs of Cabo San Lucas and Boulder City Sunrise NV, now a project for all who love children





LEADERSHIP ACADEMY

The Road to Leadership Starts with Leadership Academy

Do your plans for 2013 include stepping on to the management track at AIL/NILICO? If so, take note!

This is your chance to make 2013 the year your career takes off! Last year saw capacity crowds at several Leadership Academy sessions, so if you are interested in attending, talk to your SGA now to ensure you get a place.

The Home Office has released Leadership Academy dates for the First Quarter of 2013:

Leadership 101: will be held January 21-25

Leadership 201: Building for Ownership will be held February 26-March 1. Remember, you must have attended Leadership 101 (or previous LDS) to attend.



“Leaders don’t wait. They shape their own frontiers. The bigger the challenge, the greater the opportunity.” — Anonymous



Rob Falvo
Executive Vice President
AIL & NILICO

GO AFTER Your Goals & Dreams!

You’ve dreamed many dreams that were yours for the taking. In fact, almost all of them were well within your reach. Even now, most of what you dream can be yours. The simple secret is in the seeking. Pursuit! Dreams begin to crystallize into reality when they are pursued.

The world behaves differently when you actually take action to go after what you want. What you wish “could be” starts becoming. The dream moves in your direction and begins to come to you, even as you first begin to reach for it.

“You can “think positively” all day long and all year, but the action of pursuing your dreams is what counts.”

Think about this: the dreams you have realized in life are those which you purposely went after. That which you have achieved is what you decided to go for in one way or another. You can “think positively” all day long and all year, but the action of pursuing your dreams is what counts.

Wishing, longing, wanting, desiring — these are not the same as pursuing a dream. These are mental states, and they can very well play an important role in the process of becoming a better you, but they are essentially passive. Pursuit, on the other hand, is ACTION. Reaching for your dream is behaving and moving; it is action that shortens the distance between you and your goal.

As you move into 2013, a new beginning if you will, REVISIT your dreams! At a time when most people in our great country are hoping to be just status-quo, we are associated with a company that is experiencing tremendous growth. We can still dream. Most importantly, we can PURSUE our dreams. Pursuit is what makes the difference. Reaching for what you want increases the odds, immediately and drastically, of getting it. “What you want” becomes part of a dynamic exchange, the world and you working together, when you act and extend yourself toward your dream.

You can’t change your life for the better by being passive. You must be aggressive. You must leave the cover of safety. You must place your trust in action.

Always remember:
For everyone who asks receives, and the one who seeks finds, and to the one who knocks, it will be opened. Matthew 7:8

I wish you and your families a blessed and prosperous 2013.

**NEW
IMPROVED!**



PERSONAL RECRUIT - PRODUCTION BONUS -

November Bonus Payout: **\$34,700**

November Bonus Qualifiers: 74

| NAME | TOTAL | NAME | TOTAL | NAME | TOTAL | NAME | TOTAL |
|----------------------|---------|----------------------|-------|----------------------|-------|-----------------------|-------|
| Tevita Tupouniua | \$6,400 | James Keefer | \$500 | Christian Adkins | \$200 | Nadia Million | \$200 |
| Papa Faui | 1,200 | Evan Kendall | 500 | Christopher Alderson | 200 | Jeffrey Pearce | 200 |
| Faleuseni Maumau | 1,200 | Lorenzo Lameko | 500 | Shawny Blankingship | 200 | Vaine Rere | 200 |
| Cynthia Schneiderman | 1,200 | Michael Polakowski | 500 | Cliff Bonny | 200 | Tilly Roebeck | 200 |
| Jose Carvajal | 1,000 | Alexandra Rojas | 500 | Maria Brown | 200 | Manehunga Ropetiupeli | 200 |
| Kali Jones | 1,000 | Brian Schreiter | 500 | Terence Brown | 200 | Terry Rosebrock | 200 |
| Jesse Remby | 1,000 | Brandon Smith | 500 | Juan Cardona | 200 | Sheryl Roy | 200 |
| Kirsten Anderson | 800 | Brookalyn Stillwagon | 500 | Mark Corkrean | 200 | Eric Schwabauer | 200 |
| Tere Diamond | 700 | Joshua Williams | 500 | Charles Diulus | 200 | Prabesh Shakya | 200 |
| Rachel Balasingam | 500 | Scott Davison | 400 | Daniel Doherty | 200 | Joseph B Smith II | 200 |
| Josephine Brown | 500 | Roger Fung | 400 | Victor Dorris | 200 | Wendy Sotelo | 200 |
| Christopher Chunn | 500 | Oscar Portillo | 400 | Christopher Earle | 200 | Kayla Stewart | 200 |
| Michael Clemente | 500 | Seth Reising | 400 | Debbie Hardy | 200 | Jessica Stice | 200 |
| Andrew Cowan | 500 | Albert Serur | 400 | Peter Harris | 200 | Brian Sundberg | 200 |
| Lamine Diakhate | 500 | Devon Chapman | 300 | Juan Justiniano | 200 | Alfred Taren | 200 |
| Aaron Dunlap | 500 | Roghie Hassan Loo | 300 | Darnelle Keala | 200 | Ritia Tokahere | 200 |
| Mavrick Fredericks | 500 | Aaron Haynes | 300 | Dustin Latham | 200 | Lucas Wood | 200 |
| Zachary Frentsos | 500 | Christopher Kennedy | 300 | Elizabeth Lo | 200 | | |
| Andy Jaikaran | 500 | Ruben Santillana | 300 | Fuaifale Mauu | 200 | | |

- WHAT ARE YOU WAITING FOR? -

With the holidays right around the corner, who couldn't use an extra \$5,000? Work fast to "hire" 3 personal recruits who achieve the production objectives by December 31st. Your recruits have until March 31, 2013 to reach the production objectives. Make it your goal to collect the bonus in time to be a holiday hero!

Remember, a personal recruit can be a personal acquaintance, friend, family, neighbor, bartender, waitress, mall worker, the guy behind you at the convenience store, or recruits from unique or special recruiting efforts and referrals from in-home recruiting on the laptop.



THE CITY

San Francisco

2014 Convention May 29-June 1



THE HILTON SAN FRANCISCO UNION SQUARE HOTEL IS OUR DESTINATION FOR THE 2014 CONVENTION!

Located in the heart of downtown San Francisco, this iconic hotel offers easy access to some of the most famous and unique areas in the United States - Nob Hill, Chinatown, the Mission District, Fisherman's Wharf - as well as fantastic shopping, dining and entertainment opportunities at Union Square itself. Local attractions are close and easy to access via public transportation, including the famous cable cars.

Moscone Convention Center. Enjoy a relaxing stroll through Golden Gate Park or savor sumptuous delicacies at San Francisco's world-famous Chinatown. Indulge in wine tasting in the Napa or Sonoma valleys, go hiking in Muir Woods National Monument, discover great food and entertainment at Fisherman's Wharf or take the ferry to Alcatraz, locally known as the Rock.

Located at the center of the theater district, the hotel is close to many nearby sightseeing attractions including Union Square, City Hall, AT&T Park, and the

You won't want to miss a moment of this classic trip. Will you leave your heart in San Francisco?

2014 CONVENTION QUALIFICATIONS:



2013 BONUS QUALIFICATIONS

All's Bonus Opportunities Make the Difference!

The **WORLD'S GREATEST BONUS** is a three-tier bonus based on time contracted. Eligibility is based on gross ALP in the week as shown on their weekly advance report. The bonus calculation is based on the Net ALP for the week. Agents must also have the required quality factor (retention or net-to-gross) to be eligible for the bonus. All tiers are eligible for an increase of the bonus percentage based on consecutive times to qualify. Agents contracted more than ten months can also receive a bonus increase based on their retention rate.

To be eligible for the **SA/GA WEEKLY LEADERSHIP BONUS**, the SA/GA must have the required number of "codes." The amount of bonus payable to the SA/GA is a percentage of agent's bonus, depending on agent's tenure and bonus level.

To be eligible for the **SA/GA DIRECT CODE FIELD TRAINING BONUS**, the SA/GA must have the required number of "codes" and the bonus will be calculated as a percentage of the total Weekly World's Greatest Bonus earned by new agents in their first 90 days under a SA or GA during the week. The percentage of bonus payable to SA/GA is dependent on the level of percentage paid to the agent.

To be eligible for the **MGA WEEKLY LEADERSHIP BONUS**, the MGA must have the required number of "codes." Additionally, MGAs must have the required number of first-time 15% bonus earners. The amount of bonus payable to the MGA is a percentage of agent's bonus, depending on agent's tenure and bonus level.

The **RGA BONUS** is based on the Weekly Leadership Bonus earned by each MGA coded under the RGA. For each MGA coded under an RGA, the RGA is eligible for a weekly bonus equal to 20% of the Leadership Bonus earned by the MGA. The RGA must have the required quality factor to be eligible for the bonus. RGAs are eligible for the bonus for as long as they continue to manage the MGA.

For the **REINSTATEMENT BONUS**, Agents receive 25% of the annualized premium as a bonus on all life cases recoded to a different Agent on bank draft with all back premiums collected. Returned items and lapses will be allowed to count as eligible cases.

For **FOUNDER'S CLUB** personal producers must meet \$11,500 Net ALP per month for four consecutive months and 77.0% retention. Qualifiers must have eight full months tenure as active producers. PR Reps and Marketing Specialists must reach 2,000 lead cards per month for four consecutive months. First Time qualifiers receive a \$500 bonus and Founder's Club ring. Subsequent qualifications will receive \$500 and a diamond added to their Founder's Club Ring or a Founder's Club Ring for their Spouse.

For **PRESIDENT'S CLUB**, personal producers must meet the minimum production of \$110,000 of Net ALP in the calendar year, with 80.0% four-month retention as of Dec. 31, 2013. Qualifiers must have eight full months tenure as active producers. PR Reps and Marketing Specialists must generate 27,000 lead cards in a calendar year to qualify for President's Club. The Marketing Specialist who generates the most lead cards in 2013 is also eligible. The Marketing Specialist must otherwise qualify for convention to receive awards. First time qualifiers will receive a President's Club ring or pendant and a \$1,500 bonus. Consecutive qualifications will receive a \$200 increase in the \$1,500 bonus and a diamond added to ring or pendant. Qualifiers also have the privilege to arrive one day early to convention.

MILLION DOLLAR CLUB members receive a bonus of \$5,000 and an award on stage at convention if they produce \$1 million of Net ALP (from 1999 forward). Must qualify for convention in order to receive award on stage at the convention.

NOTE: "Codes" are defined as new agents who earned a weekly bonus for the first time. Codes count up-line, i.e., if an SA who is coded under an MGA has a code, both the SA and MGA get credit for the code.

CAREER AGENTS — Write \$84,000 of Net ALP as of December 31, 2013 AP&P Report. For Career Agents contracted less than one year, the Net ALP will be prorated based on number of months contracted after the sixth month. Personal Producers can also qualify by writing \$102,500 of Net Annualized Premium as of December 31, 2013 AP&P Report.

SUPERVISING AGENTS — Write \$84,000 of Personal Net ALP as of Dec. 31, 2013 AP&P Report or write \$130,000 of First Six Months Agent Net ALP, and have at least one active First Six Month Agent as of Dec. 31, 2013. SAs can qualify on a pro-rated basis if contracted less than one year.

GENERAL AGENTS — Write \$84,000 of Personal Net ALP as of Dec. 31, 2013 AP&P Report or write \$130,000 of First Six Months Agent Net ALP, and have at least two active First Six Month Agents as of Dec. 31, 2013. GAs can qualify on a pro-rated basis if contracted less than one year.

MASTER GENERAL AGENTS — Write \$260,000 of First Six Months Agent Net ALP as of Dec. 31, 2013 AP&P Report. We will allow any combination of Personal and First Six Months Agent Net ALP which total the production requirement. Qualifying MGAs must also have at least four active First Six Month Agents as of Dec. 31, 2013. Or write \$84,000 of Personal Net ALP as of December 31, 2013 AP&P report and have at least 1 active SA/GA as of December 31, 2013. MGAs can qualify on a pro-rated basis if contracted less than one year.

REGIONAL GENERAL AGENTS — Must have two MGAs who qualify for Convention under the MGA Agency production guidelines, or may qualify as an MGA with his/her own MGA Agency production.

STATE GENERAL AGENTS — Must meet YTD SGA standards as of Dec. 31, 2013.

View full qualifications online at www.aillife.com/arc/spotlight.aspx

MARKETING SPECIALISTS & PUBLIC RELATIONS REPRESENTATIVES

— Obtain 17,500 card credits. Rookie reps (reps with 2012 hire date) must obtain 13,000 card credits. Icebreaker (reps with 2013 hire date) must obtain 6,500 card credits. Qualification is based on cards generated in 2013. Original (ORIs and ADIs) will count as double credit. CE (event) leads count as ½ credit.

The Net-to-Gross and retention rates as shown on the qualifier's December 2013 AP&P report will be used in determining qualification. Year-To-Date award winners must also have 78% Net-to-Gross (from AP&P report) or a 69.0% retention rate to be eligible for recognition.

Qualifying for the Convention entitles one to attend only if he or she is an active American Incomer or National Incomer at the time the Convention is held. Qualifiers are not eligible for monetary compensation in lieu of the trip. No substitutions or transfers are permitted. Individuals on Red Watch cannot qualify for Convention. Expenditures for the Qualifier and the spouse/guest will be included in the qualifier's taxable income for the year.

Individual Producers



1. Ryan Kendl
Santa Rosa, CA



2. Tone Munro
Auckland, NZ



3. Moli Kaufusi
Auckland, NZ



4. Ansumana Dualu
Burlington, MA



5. Joshua Dishong
Columbus, OH



6. Alan Sedaghat
Surrey, BC



7. Siutaka Vaka
Auckland, NZ



8. Lily Tchen
Los Angeles, CA



9. Roghie Hassan Loo
Toronto, ON



10. Max Quasem
Los Angeles, CA



11. Christopher Williams
Pittsburgh, PA



12. Erez Shabtay
Nashville, TN



13. Harrynarine Ramoutar
Flushing, NY



14. Derick Kerr
Flushing, NY



15. Amy Shui
Eatontown, NJ



16. Joey Kennedy
Nashville, TN



17. Robert Egan
Pittsburgh, PA



18. Katie Massart
Calgary, AB



19. Mark Lomonaco
Boise, ID



20. Joseph Sarasin
Cleveland, OH

IceBreakers

| | | |
|---|---|---|
| <p>Tevita Maumau Auckland, NZ \$14,054 Net ALP Ofa Tupouniua MGA Steve Friedlander SGA</p> | <p>Stacie Powell Toledo, OH \$12,597 Net ALP Daniel Hartwig MGA Surace-Smith SGA</p> | <p>Mark Wicker Phoenix, AZ \$12,531 Net ALP Chad Panzer MGA Brandon Cooley SGA</p> |
|---|---|---|

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Individual Producers list for the month, as well as the next Top 3 in this category.

| November Production | | | | | | |
|---------------------|-----------------------|----------|--------------|-----------|----------------------|-------------------|
| Rank | Name | Net ALP | Net to Gross | Retention | MGA | SGA |
| 1. | Ryan Kendl | \$78,898 | | 81.2 | Nicholas Lorence | Altig-Orlovic |
| 2. | Tone Munro | 47,397 | | 76.2 | | Steve Friedlander |
| 3. | Moli Kaufusi | 36,518 | 100 | | Ofa Tupouniua | Steve Friedlander |
| 4. | Ansumana Dualu | 30,217 | 100 | | Ryan Hall | Laura Fisher |
| 5. | Joshua Dishong | 29,134 | | 70.3 | Zachary Hart | Surace-Smith |
| 6. | Alan Sedaghat | 28,064 | | 87.9 | Bobby Gujral | Altig-Orlovic |
| 7. | Siutaka Vaka | 23,473 | 100 | | Ofa Tupouniua | Steve Friedlander |
| 8. | Lily Tchen | 23,089 | | 78.6 | | Cohen-Cohen |
| 9. | Roghie Hassan Loo | 22,730 | | 75.3 | Byron Paz | Josh Chalom |
| 10. | Max Quasem | 22,088 | | 85.8 | | Cohen-Cohen |
| 11. | Christopher Williams | 21,451 | | 90.9 | Christopher Williams | Simon Arias |
| 12. | Erez Shabtay | 21,186 | | 83.0 | Cherri Xie | Altig-Orlovic |
| 13. | Harrynarine Ramoutar | 19,242 | | 80.5 | Syed Quadri | Theodore Pappas |
| 14. | Derick Kerr | 18,600 | 100 | | Levar Morgan | Theodore Pappas |
| 15. | Amy Shui | 18,526 | | 80.4 | | Giglione-Ackerman |
| 16. | Joey Kennedy | 18,349 | | 81.5 | Ashlynn Orng | Altig-Orlovic |
| 17. | Robert Egan | 18,319 | 100 | | Matthew Diulus | Simon Arias |
| 18. | Katie Massart | 17,324 | | 94.4 | John McGrath | Altig-Orlovic |
| 19. | Mark Lomonaco | 15,777 | | 71.6 | Michael Burningham | Altig-Orlovic |
| 20. | Joseph Sarasin | 15,650 | 86 | | Robert Dunn | Surace-Smith |
| 21. | Joshua Burda | 15,564 | | 99 | Aaron Parks | Simon Arias |
| 22. | Jeffrey Pearce | 15,519 | | 80.1 | Sara Welch | Steve Friedlander |
| 23. | Casey Sperzel | 15,099 | | 71.6 | James Allen | Travis Moody |
| 24. | David Broughton | 14,859 | | 96 | Robert Kanaan | Imran Satti |
| 25. | Akbar Hosseini | 14,725 | | 81.2 | Doreen Ryan-Foti | Jatoft-Foti |
| 26. | Kehinda Pryor | 14,354 | | 76.6 | Melne Lewis | Bob Olson |
| 27. | Samson Adelfosi | 14,115 | | 88.8 | | Giglione-Ackerman |
| 28. | Tevita Maumau | 14,054 | 100 | | Ofa Tupouniua | Steve Friedlander |
| 29. | Alex Gonzales | 13,943 | | 76.3 | Doreen Ryan-Foti | Jatoft-Foti |
| 30. | Twalya Alexander | 13,715 | | 83 | | Tim McAdams |
| 31. | Kurt Kohles | 13,690 | | 98 | Michael Romeo | Oldham-Bianchi |
| 32. | Larry Gatt | 13,548 | | 97 | Byron Paz | Josh Chalom |
| 33. | Maijargal Sukhbaatar | 13,451 | | 91.9 | | Christine Judge |
| 34. | Maren Conway | 13,370 | | 76.0 | Marisa Willgruber | Fred Hadayia |
| 35. | Marko Brkovic | 13,339 | | 93 | Marian Sertler | Sabrina Lloyd |
| 36. | Niurka de Armas-Duran | 13,309 | | 94.0 | Byron Paz | Josh Chalom |
| 37. | Jesusdieu Portilus | 13,233 | | 78.5 | Fritznel Octave | Williams-Zophin |
| 38. | Daniel Jones | 13,179 | | 87.2 | | Altig-Orlovic-Hay |
| 39. | Richard Luzaich | 13,165 | | 94.4 | | Altig-Orlovic |
| 40. | Oscar Ortiz | 13,102 | | 72.5 | Sharif Grays | Cindy Furer |
| 41. | Robert Ulreich | 13,048 | | 95.0 | | Jatoft-Foti |
| 42. | Epenesa Frost | 12,921 | | 100 | Steve Cox | Steve Friedlander |
| 43. | Muhammed Ashraf | 12,699 | | 91 | Christopher Favor | David Hausman |
| 44. | Stacie Powell | 12,597 | 100 | | Daniel Hartwig | Surace-Smith |
| 45. | Steven Sparkes | 12,569 | | 75.4 | | Altig-Orlovic |
| 46. | Kirsten Anderson | 12,546 | | 98 | | Steve Friedlander |
| 47. | Mark Wicker | 12,531 | 100 | | Chad Panzer | Brandon Cooley |
| 48. | Liam Brewster | 12,259 | | 100 | | Brian Traboulay |
| 49. | Deborah Steele | 12,081 | | 85.3 | | Altig-Orlovic-Hay |
| 50. | Dustin Dunbar | 12,081 | | 84.7 | | Alt-Or-Venkamp |

ALL TIME RECORD: MARK NEILSON \$95,151 Net ALP

| YTD Production | | | | | | |
|----------------|----------------------|-----------|--------------|-----------|----------------------|-------------------|
| Rank | Name | Net ALP | Net to Gross | Retention | MGA | SGA |
| *1. | Alan Sedaghat | \$466,137 | | 87.9 | Bobby Gujral | Altig-Orlovic |
| *2. | Joshua Dishong | 261,929 | | 70.3 | Zachary Hart | Surace-Smith |
| *3. | Ryan Kendl | 260,374 | | 81.2 | Nicholas Lorence | Altig-Orlovic |
| *4. | Katie Massart | 233,755 | | 94.4 | John McGrath | Altig-Orlovic |
| *5. | Daniel Toshner | 224,084 | | 79.9 | Joshua Olin | Altig-Orlovic |
| *6. | Lily Tchen | 220,750 | | 78.6 | | Cohen-Cohen |
| *7. | Max Quasem | 214,287 | | 85.8 | | Cohen-Cohen |
| *8. | Jesusdieu Portilus | 207,840 | | 78.5 | Fritznel Octave | Williams-Zophin |
| *9. | Roghie Hassan Loo | 196,372 | | 75.3 | Byron Paz | Josh Chalom |
| *10. | Tone Munro | 195,193 | | 76.2 | | Steve Friedlander |
| 11. | Tevita Tupouniua | 193,941 | | 78.0 | Ofa Tupouniua | Steve Friedlander |
| 12. | Mark Neilson | 187,537 | | 82.1 | Nicholas Lorence | Altig-Orlovic |
| 13. | Richard Luzaich | 170,269 | | 94.4 | | Altig-Orlovic |
| 14. | Ronald Rivera | 168,853 | | 82.0 | | Cohen-Cohen |
| 15. | Erez Shabtay | 167,133 | | 83.0 | Cherri Xie | Altig-Orlovic |
| 16. | Roosevelt Jeanty | 164,494 | | 83.0 | Fritznel Octave | Williams-Zophin |
| 17. | Amy Shui | 163,132 | | 80.4 | | Giglione-Ackerman |
| 18. | Bruce Tan | 159,087 | | 83.8 | Christopher Clark | Altig-Orlovic |
| 19. | Maijargal Sukhbaatar | 150,723 | | 91.9 | | Christine Judge |
| 20. | Michael Burningham | 148,144 | | 85.5 | Michael Burningham | Altig-Orlovic |
| 21. | Brian Gilmore | 138,953 | | 81.8 | James Keefer | Simon Arias |
| 22. | Samvel Tigranyan | 136,038 | | 73.9 | Erik Graham | Cohen-Cohen |
| 23. | Joey Kennedy | 135,411 | | 81.5 | Ashlynn Orng | Altig-Orlovic |
| 24. | Samson Adelfosi | 135,227 | | 88.8 | | Giglione-Ackerman |
| 25. | Casey Sperzel | 131,528 | | 71.6 | James Allen | Travis Moody |
| 26. | Ruben Soberanes | 129,490 | | 73.8 | Doreen Ryan-Foti | Jatoft-Foti |
| 27. | Bradley Weigand | 128,140 | | 84.3 | Bradley Weigand | Surace-Smith |
| 28. | Matt Flores | 125,147 | | 71.2 | Matt Flores | Jatoft-Foti |
| 29. | Timothy Cruise | 123,083 | | 78.1 | | Altig-Orlovic |
| 30. | Mark Bleier | 120,583 | | 85.5 | Rebecca Klebsch | Chris Hernandez |
| 31. | Alex Gonzales | 120,322 | | 76.3 | Doreen Ryan-Foti | Jatoft-Foti |
| 32. | Justin Germany | 120,095 | | 74.9 | Justin Germany | Dan Rubio |
| 33. | Jeffrey Pearce | 119,874 | | 80.1 | Sara Welch | Steve Friedlander |
| 34. | Mark Lomonaco | 119,733 | | 71.6 | Michael Burningham | Altig-Orlovic |
| 35. | Christopher Williams | 116,928 | | 90.9 | Christopher Williams | Simon Arias |
| 36. | Ross Ewen | 114,828 | | 78.1 | | Scott Rehberg |
| 37. | Andrew Sunkin | 113,281 | | 86.2 | Jason Bratin | Theodore Pappas |
| 38. | Robert Ulreich | 112,834 | | 95.0 | | Jatoft-Foti |
| 39. | Scott Hanna | 111,190 | | 74.7 | | Williams-Zophin |
| 40. | Faleuseni Maumau | 110,267 | 95 | | Ofa Tupouniua | Steve Friedlander |
| 41. | Corey LaVigne | 109,937 | | 83.9 | | Eric Cochran |
| 42. | Eugene Kashkin | 109,228 | | 88.4 | Bobby Gujral | Altig-Orlovic |
| 43. | Steven Stensrud | 109,001 | | 71.6 | John McGrath | Altig-Orlovic |
| 44. | Nicholas Moore | 107,599 | | 76.5 | Michael Romeo | Oldham-Bianchi |
| 45. | Dominic Okonta | 106,500 | | 72.6 | Syed Quadri | Theodore Pappas |
| 46. | Lora Beronja | 106,016 | | 92.5 | Daron Miller | Chris Hernandez |
| 47. | Gabriel Feldmann | 105,348 | | 80.7 | | Brandon Cooley |
| 48. | Robert Simmen | 104,835 | | 79.0 | David Wang | Bob Olson |
| 49. | Brock Lampe | 103,964 | | 85.7 | | Brandon Cooley |
| 50. | Maria Diring | 102,299 | | 79.5 | David Wang | Bob Olson |

ALL TIME RECORD: TONE MUNRO \$477,360 Net ALP

Supervising Agents



1. Robert Richman
Cleveland, OH



2. Britton Costa
Pittsburgh, PA



3. Robert Drake
Cleveland, OH



4. Kelvin Fernandez
Burlington, MA



5. Richard Whyte
Cambridge, OH

| November Production | | | | | | |
|---------------------|-------------------------|----------------|----------|--------------|----------------|-----------------|
| Rank | Name | 1st Six Mo Agt | Net ALP | Net to Gross | Retention | SGA |
| 1. | Robert Richman | \$35,144 | \$42,697 | 81 | Matthew Parks | Surace-Smith |
| 2. | Britton Costa | 32,204 | 27,282 | 82 | Matthew Diulus | Simon Arias |
| 3. | Robert Drake | 31,847 | 37,421 | 90 | Mathew Hart | Surace-Smith |
| 4. | Kelvin Fernandez | 31,320 | 34,055 | 94 | Ryan Hall | Laura Fisher |
| 5. | Richard Whyte | 31,227 | 30,528 | 75.6 | Ryan Bisanz | Brian Traboulay |
| 6. | Scott Wheeler | 28,828 | 28,828 | 91 | Robert Kanaan | Imran Satti |
| 7. | Alejandro Torruella | 25,404 | 26,965 | 85 | Marian Sertler | Sabrina Lloyd |
| 8. | Michael Shaba | 25,117 | 25,117 | 78.8 | Ryan Bisanz | Brian Traboulay |
| 9. | Michael Turney | 24,570 | 24,917 | 99 | Zach Otto | Sabrina Lloyd |
| 10. | Evan Kendall | 24,043 | 24,621 | 87 | Lucan Schmidt | Simon Arias |

ALL TIME RECORD: \$286,210 1st Six Mo Agt
ALL TIME RECORD: \$286,210 Net ALP

| YTD Production | | | | | | |
|----------------|-------------------|----------------|-----------|--------------|-------------------|-------------------|
| Rank | Name | 1st Six Mo Agt | Net ALP | Net to Gross | Retention | SGA |
| *1. | Adam Huck | \$212,428 | \$261,250 | 75.9 | Zachary Hart | Surace-Smith |
| 2. | Zachary Frentosos | 195,451 | 213,228 | 77.5 | Robert Dunn | Surace-Smith |
| 3. | Ronnie Patea | 194,716 | 235,566 | 73.8 | Stephen Hill | Steve Friedlander |
| 4. | Michelle Crowe | 190,409 | 229,694 | 84.4 | Justin Adams | Simon Arias |
| 5. | Marc Salvaggi | 178,111 | 213,144 | 72.3 | Matthew Parks | Surace-Smith |
| 6. | Pamela Altman | 173,897 | 230,857 | 74.9 | Elias Hazen | Surace-Smith |
| 7. | Lawrence Reardon | 162,034 | 209,322 | 80.2 | Thomas Vena | Simon Arias |
| 8. | Christopher Vasu | 153,570 | 165,754 | 86 | Nicholas Zangardi | Surace-Smith |
| 9. | Robert Richman | 151,900 | 207,180 | 81 | Matthew Parks | Surace-Smith |
| 10. | Daniel Johnson | 144,173 | 180,539 | 73.0 | Zachary Hart | Surace-Smith |

ALL TIME RECORD: \$653,097 1st Six Mo Agt
ALL TIME RECORD: \$959,675 Net ALP

General Agents



1. Tevita Tupouniua
Auckland, NZ



2. David Guzman
Columbus, OH



3. Cynthia Schneiderman
Schaumburg, IL



4. London Burnett
Cleveland, OH



5. Nicole Sanders
Cleveland, OH



6. Ryan Fickert
Lexington, KY



7. Anita Ferris
Auckland, NZ



8. Matthew Conrad
Cleveland, OH



9. William Myatt
Phoenix, AZ



10. Josh Wheeler
Columbus, OH

| November Production | | | | | | |
|---------------------|-----------------------------|----------------|-----------|--------------|------------------|-------------------|
| Rank | Name | 1st Six Mo Agt | Net ALP | Net to Gross | Retention | SGA |
| 1. | Tevita Tupouniua | \$138,536 | \$184,554 | 77.0 | Ofa Tupounia | Steve Friedlander |
| 2. | David Guzman | 74,012 | 119,269 | 73.6 | Zachary Hart | Surace-Smith |
| 3. | Cynthia Schneiderman | 55,358 | 59,876 | 93 | Zach Otto | Sabrina Lloyd |
| 4. | London Burnett | 54,333 | 63,923 | 70.3 | Mathew Hart | Surace-Smith |
| 5. | Nicole Sanders | 54,323 | 84,012 | 71.5 | Matthew Parks | Surace-Smith |
| 6. | Ryan Fickert | 51,442 | 52,398 | 71.5 | Dustin Dunlap | Surace-Smith |
| 7. | Anita Ferris | 49,607 | 80,266 | 81.5 | Steven Cox | Steve Friedlander |
| 8. | Matthew Conrad | 46,492 | 76,867 | 79.5 | Matthew Parks | Surace-Smith |
| 9. | William Myatt | 46,153 | 58,942 | 70.3 | Chad Panzer | Brandon Cooley |
| 10. | Josh Wheeler | 41,988 | 66,608 | 79.0 | Robert Dunn | Surace-Smith |
| 11. | Vatapuia Vavau | 41,923 | 49,711 | 84.6 | Lucky Faaitiiti | Steve Friedlander |
| 12. | Ashley Wenning | 41,047 | 48,519 | 79.5 | Daniel Hartwig | Surace-Smith |
| 13. | Charles Diulus | 40,588 | 41,293 | 69.1 | Matthew Diulus | Simon Arias |
| 14. | John Napiza | 40,085 | 60,400 | 86 | Doreen Ryan-Foti | Jatof-Foti |
| 15. | Mark Glazer | 37,901 | 46,634 | 72.6 | Jason Bratin | Theodore Pappas |
| 16. | Drew Frazier | 37,717 | 40,398 | 85 | Dimitriy Kagan | Slav Bitman |
| 17. | Andre McCallum | 36,715 | 49,288 | 70.6 | Daniel Hartwig | Surace-Smith |
| 18. | Tyler Stewart | 35,437 | 42,689 | 80.1 | Aaron Parks | Simon Arias |
| 19. | Jacqueline Kosalek | 35,429 | 36,063 | 92 | Bretty Gryska | Oldham-Bianchi |
| 20. | Ernest Rowe | 34,698 | 40,681 | 94 | Ryan Hall | Laura Fisher |

ALL TIME RECORD: \$441,104 1st Six Mo Agt
ALL TIME RECORD: \$624,474 Net ALP

| YTD Production | | | | | | |
|----------------|-------------------------|----------------|-----------|--------------|-----------------|-------------------|
| Rank | Name | 1st Six Mo Agt | Net ALP | Net to Gross | Retention | SGA |
| *1. | David Guzman | \$778,355 | \$994,607 | 73.6 | Zachary Hart | Surace-Smith |
| *2. | Matthew Conrad | 646,035 | 936,128 | 79.5 | Matthew Parks | Surace-Smith |
| *3. | Nicole Sanders | 583,138 | 910,494 | 71.5 | Matthew Parks | Surace-Smith |
| *4. | Tevita Tupouniua | 521,329 | 853,054 | 77.0 | Ofa Tupounia | Steve Friedlander |
| *5. | London Burnett | 448,832 | 653,860 | 70.3 | Mathew Hart | Surace-Smith |
| 6. | Anthony Theriault | 425,420 | 603,142 | 82.1 | Zachary Hart | Surace-Smith |
| 7. | Josh Wheeler | 407,022 | 466,472 | 79.0 | Robert Dunn | Surace-Smith |
| 8. | Vatapuia Vavau | 387,695 | 454,695 | 84.6 | Lucky Faaitiiti | Steve Friedlander |
| 9. | Ryan Fickert | 383,225 | 477,675 | 71.5 | Dustin Dunlap | Surace-Smith |
| 10. | Louis Giogaia | 381,264 | 535,919 | 74.5 | Jason Bratin | Theodore Pappas |
| 11. | Elaine Kulawiak | 377,679 | 550,334 | 77.2 | Brett Gryska | Oldham-Bianchi |
| 12. | Hal Herman | 371,922 | 949,298 | 75.7 | | Oldham-Bianchi |
| 13. | Tyler Stewart | 370,388 | 521,515 | 80.1 | Aaron Parks | Simon Arias |
| 14. | Zachary Santino | 346,315 | 498,374 | 74.1 | Stephen Jubrey | Oldham-Bianchi |
| 15. | William Parmeter | 345,581 | 558,413 | 74.5 | | Oldham-Bianchi |
| 16. | Anita Ferris | 344,623 | 491,561 | 81.5 | Steven Cox | Steve Friedlander |
| 17. | William Myatt | 342,977 | 421,014 | 70.3 | Chad Panzer | Brandon Cooley |
| 18. | Daniel Walton | 337,309 | 518,735 | 78.4 | Zachary Hart | Surace-Smith |
| 19. | Jennifer Kinder | 332,960 | 416,471 | 71.4 | Raymond Risucci | Durhon Oldham |
| 20. | Casey Kunash | 318,916 | 422,520 | 69.5 | Dan Nebraska | Simon Arias |

ALL TIME RECORD: \$1,468,394 1st Six Mo Agt
ALL TIME RECORD: \$2,262,883 Net ALP

Master General Agents



**1. Ofa
Tupouniua**
Auckland, NZ



**2. Zachary
Hart**
Columbus, OH



**3. Stephen
Jubrey**
Rochester, NY



**4. Matthew
Parks**
Cleveland, OH



**5. Brett
Gryska**
Rochester, NY



**6. Doreen
Ryan-Foti**
Concord, CA



**7. Daniel
Hartwig**
Toledo, OH



**8. Byron
Paz**
Toronto, ON



**9. Zach
Otto**
Schaumburg, IL



**10. Ryan
Bisanz**
Cambridge, ON

November Production

| Rank | Name | 1st Six Mo Agt | Net ALP | Net to Gross | Retention | SGA |
|------|-------------------|----------------|-----------|--------------|-----------|-------------------|
| 1. | Ofa Tupouniua | \$153,703 | \$205,070 | | 73.8 | Steve Friedlander |
| 2. | Zachary Hart | 128,780 | 240,168 | | 78.1 | Surace-Smith |
| 3. | Stephen Jubrey | 106,606 | 220,975 | | 77.2 | Oldham-Bianchi |
| 4. | Matthew Parks | 100,815 | 163,991 | | 74.8 | Surace-Smith |
| 5. | Brett Gryska | 97,947 | 171,266 | | 74.0 | Oldham-Bianchi |
| 6. | Doreen Ryan-Foti | 83,715 | 251,008 | | 73.0 | Jatoft-Foti |
| 7. | Daniel Hartwig | 83,283 | 115,285 | | 74.5 | Surace-Smith |
| 8. | Byron Paz | 76,760 | 127,649 | | 77.6 | Josh Chalom |
| 9. | Zach Otto | 71,458 | 77,901 | | 78.0 | Sabrina Lloyd |
| 10. | Ryan Bisanz | 66,795 | 100,036 | | 75.2 | Brian Traboulay |
| 11. | Raymond Risucci | 60,369 | 79,231 | | 76.3 | Dorian Oldham |
| 12. | Stephen Hill | 58,962 | 121,770 | | 70.2 | Steve Friedlander |
| 13. | Justin Adams | 57,761 | 83,908 | | 69.5 | Simon Arias |
| 14. | Ryan Hall | 55,626 | 67,223 | | 75.5 | Laura Fisher |
| 15. | Elias Hazen | 55,403 | 68,486 | | 78.7 | Surace-Smith |
| 16. | Aaron Parks | 55,240 | 72,164 | | 73.8 | Simon Arias |
| 17. | Thomas Vena | 54,695 | 74,005 | | 76.0 | Simon Arias |
| 18. | Marisa Willgruber | 54,536 | 94,411 | | 72.5 | Fred Hadayia |
| 19. | Steven Cox | 53,788 | 94,234 | | 80.6 | Steve Friedlander |
| 20. | Dustin Dunlap | 51,442 | 52,398 | | 73.9 | Surace-Smith |

ALL TIME RECORD: \$438,277 1st Six Mo Agt

ALL TIME RECORD: \$723,872 Net ALP

YTD Production

| Rank | Name | 1st Six Mo Agt | Net ALP | Net to Gross | Retention | SGA |
|------|-------------------|----------------|-------------|--------------|-----------|-------------------|
| *1. | Zachary Hart | \$1,838,126 | \$2,700,523 | | 78.1 | Surace-Smith |
| *2. | Matthew Parks | 1,291,470 | 1,997,286 | | 74.8 | Surace-Smith |
| *3. | Justin Adams | 1,190,082 | 1,602,866 | | 69.5 | Simon Arias |
| *4. | Stephen Jubrey | 1,025,237 | 1,979,768 | | 77.2 | Oldham-Bianchi |
| *5. | Ofa Tupouniua | 983,314 | 1,428,400 | | 73.8 | Steve Friedlander |
| 6. | Stephen Hill | 847,407 | 1,561,158 | | 70.2 | Steve Friedlander |
| 7. | Brett Gryska | 816,430 | 1,490,645 | | 74.0 | Oldham-Bianchi |
| 8. | Samuel Cohen | 721,407 | 1,364,435 | | 73.2 | Fred Hadayia |
| 9. | Doreen Ryan-Foti | 702,457 | 2,256,615 | | 73.0 | Jatoft-Foti |
| 10. | Daniel Hartwig | 696,849 | 1,200,161 | | 74.5 | Surace-Smith |
| 11. | Robert Kanaan | 673,660 | 1,003,660 | | 71.5 | Imran Satti |
| 12. | Raymond Risucci | 662,639 | 911,825 | | 76.3 | Dorian Oldham |
| 13. | Elias Hazen | 655,368 | 978,206 | | 78.7 | Surace-Smith |
| 14. | Darron Hacker | 641,253 | 893,734 | | 70.4 | Surace-Smith |
| 15. | Robert Dunn | 625,290 | 906,798 | | 77.1 | Surace-Smith |
| 16. | Thomas Vena | 607,779 | 887,609 | | 76.0 | Simon Arias |
| 17. | Michael Romeo | 584,490 | 1,117,421 | | 76.4 | Oldham-Bianchi |
| 18. | Randy Teyssier | 559,049 | 809,299 | | 74.4 | Simon Arias |
| 19. | Steven Cox | 513,132 | 779,451 | | 80.6 | Steve Friedlander |
| 20. | Nicholas Zangardi | 497,534 | 715,625 | | 69.1 | Surace-Smith |

ALL TIME RECORD: STEPHEN HILL \$2,476,896 1st Six Mo Agt

ALL TIME RECORD: \$4,468,285 Net ALP

Regional General Agents



**1. Patrick
Bendure**
Columbus, OH



**2. Thomas
Vena**
Pittsburgh, PA



**3. Michael
Vasu**
Cleveland, OH



**4. Paul
Kelly**
Auckland, NZ



**5. Brett
Gryska**
Rochester, NY

November Production

| Rank | Name | 1st Six Mo Agt | Net ALP | Net to Gross | Retention | SGA |
|------|-----------------|----------------|-----------|--------------|-----------|-------------------|
| 1. | Patrick Bendure | \$344,024 | \$547,595 | | 75.8 | Surace-Smith |
| 2. | Thomas Vena | 323,285 | 418,869 | | 72.4 | Simon Arias |
| 3. | Michael Vasu | 283,191 | 408,398 | | 72.2 | Surace-Smith |
| 4. | Paul Kelly | 216,703 | 318,579 | | 79.6 | Steve Friedlander |
| 5. | Brett Gryska | 204,499 | 393,602 | | 75.6 | Oldham-Bianchi |
| 6. | Justin Adams | 192,842 | 300,780 | | 69.4 | Simon Arias |
| 7. | Bo Gentile | 191,069 | 318,345 | | 70.3 | Williams-Zophin |
| 8. | Robert Janev | 177,952 | 211,453 | | 70.7 | Sabrina Lloyd |
| 9. | Stephen Jubrey | 161,013 | 331,792 | | 76.9 | Oldham-Bianchi |
| 10. | Samuel Cohen | 146,612 | 270,888 | | 72.8 | Fred Hadayia |

ALL TIME RECORD: \$980,159 1st Six Mo Agt

ALL TIME RECORD: \$1,435,508 Net ALP

YTD Production

| Rank | Name | 1st Six Mo Agt | Net ALP | Net to Gross | Retention | SGA |
|------|-----------------|----------------|-------------|--------------|-----------|-------------------|
| *1. | Patrick Bendure | \$4,186,231 | \$6,227,575 | | 75.8 | Surace-Smith |
| *2. | Michael Vasu | 3,743,135 | 5,730,078 | | 72.2 | Surace-Smith |
| 3. | Thomas Vena | 3,695,339 | 5,439,241 | | 72.4 | Simon Arias |
| 4. | Justin Adams | 2,691,072 | 3,858,328 | | 69.4 | Simon Arias |
| 5. | Bo Gentile | 2,676,664 | 4,277,059 | | 70.3 | Williams-Zophin |
| 6. | Brett Gryska | 2,299,675 | 4,169,441 | | 75.6 | Oldham-Bianchi |
| 7. | Stephen Hill | 1,931,986 | 2,918,216 | | 73.3 | Steve Friedlander |
| 8. | Samuel Cohen | 1,544,013 | 2,685,745 | | 72.8 | Fred Hadayia |
| 9. | Robert Janev | 1,453,699 | 1,785,466 | | 70.7 | Sabrina Lloyd |
| 10. | Stephen Jubrey | 1,432,596 | 2,789,706 | | 76.9 | Oldham-Bianchi |

ALL TIME RECORD: TAINA LAMEKO \$5,230,627 1st Six Mo Agt

ALL TIME RECORD: \$8,242,209 Net ALP

State General Agents

Spotlight recognizes State General Agents in Categories I-VIII with minimum 10% growth and 80% of First Six Month Net ALP Objective; SGAs with less than 12 months tenure in CAT I-VIII will be ranked with 100% of objective or above and are not eligible for YTD awards; and the top Net ALP Producer in both the Start-Up and Rookie Categories. YTD Winners for Categories I-VIII will be recognized at Convention by adding both their YTD Growth % and their YTD F6 Net ALP Obj and the YTD Spotlight number may not necessarily reflect that computation. SGAs <13 months will only be recognized by 80% or better of F6 month agent production.



Tom Williams
CATEGORY I



David Zophin
CATEGORY I



Bob Olson
CATEGORY II



Steve Greer
CATEGORY III



Sabrina Lloyd
CATEGORY V



Brandon Cooley
CATEGORY VI



Philip Prata
CATEGORY VII



Jeremy Welch
CATEGORY VIII



James Cunningham & Jamison Weatherspoon

Net ALP \$130,313



Top Start-Up

Jason Adamo

Net ALP \$49,388

Rookie and Start Up SGAs must be in this category for a minimum of 6 months to compete for YTD awards.

| Category | Name | Net to Gross | Retention | 1st Six Mo Agt | 1st Six Mo Obj | % of 1st Six Mo Obj | % Net ALP Growth | Performance Factor (% Net ALP Growth + % 1st 6mo Obj) |
|----------|--------------------------|--------------|-----------|----------------|----------------|---------------------|------------------|--|
| November | I Williams-Zophin | | 71.1 | \$191,070 | \$225,000 | 85 | 15 | 100 |
| | II Bob Olson | | 73.9 | \$175,021 | \$182,000 | 96 | 20 | 116 |
| | III Steve Greer | | 72.7 | \$173,727 | \$139,000 | 125 | 17 | 142 |
| | V Sabrina Lloyd | | 71.1 | \$177,952 | \$104,000 | 171 | 15 | 186 |
| | VI Brandon Cooley | | 76.1 | \$172,185 | \$143,000 | 120 | 257 | 378 |
| | VII Philip Prata | | 75.0 | \$98,952 | \$80,000 | 124 | 24 | 147 |
| | VIII Jeremy Welch | | 72.6 | \$87,499 | \$70,000 | 125 | 104 | 229 |

| Category | Name | Net to Gross | Retention | 1st Six Mo Agt | 1st Six Mo Obj | % of 1st Six Mo Obj | % Net ALP Growth | Performance Factor (% Net ALP Growth + % 1st 6mo Obj) |
|----------|---------------------------|--------------|-----------|----------------|----------------|---------------------|------------------|--|
| YTD | I Simon Arias | | 72.2 | \$6,794,452 | \$3,817,000 | 178 | 64 | 242 |
| | Surace-Smith | | 74.6 | 7,925,089 | 5,610,000 | 141 | 27 | 168 |
| | Williams-Zophin | | 71.1 | 2,670,105 | 2,475,000 | 108 | 55 | 163 |
| | Oldham-Bianchi | | 75.8 | 3,401,025 | 3,102,000 | 110 | 21 | 131 |
| | II Theodore Pappas | | 72.2 | \$2,506,811 | \$2,387,000 | 105 | 17 | 122 |
| | Fred Hadayia | | 73.2 | 1,911,136 | 1,738,000 | 110 | 11 | 121 |
| | Bob Olson | | 73.9 | 1,880,603 | 2,002,000 | 94 | 24 | 117 |
| | III Steve Greer | | 72.7 | \$2,013,357 | \$1,529,000 | 132 | 39 | 171 |
| | Matt Henderson | | 70.6 | 1,572,296 | 1,529,000 | 103 | 41 | 143 |
| | Imran Satti | | 73.9 | 1,510,025 | 1,617,000 | 93 | 17 | 111 |
| | Chris Hernandez | | 78.2 | 1,168,110 | 1,407,000 | 83 | 12 | 95 |
| | IV Slav Bitman | | 74.0 | \$1,271,712 | \$1,243,000 | 102 | 46 | 149 |
| | V Sabrina Lloyd | | 71.1 | \$1,457,667 | \$1,144,000 | 127 | 78 | 205 |
| | Joseph Diecedue | | 73.8 | 1,322,531 | 1,144,000 | 116 | 28 | 143 |
| | VI Brandon Cooley | | 76.1 | \$1,608,826 | \$1,465,000 | 110 | 102 | 212 |
| | VII Philip Prata | | 75.0 | \$933,007 | \$880,000 | 106 | 43 | 149 |
| | VIII Jeremy Welch | | 72.6 | \$1,011,191 | \$770,000 | 131 | 87 | 218 |

| Category | Name | Net to Gross | Retention | Net ALP |
|----------|---------------------------------------|--------------|-----------|-----------|
| November | Rookie Cunningham-Weatherspoon | | 70.4 | \$130,313 |
| | Alex Roland | | 69.2 | 103,630 |
| | Dorian Oldham | | 75.3 | 91,291 |
| | James Bailey | | 71.7 | 37,144 |
| | Start-Up Jason Adamo | | 73.0 | \$49,388 |
| | Samantha Chui | | 74.2 | 41,663 |
| | Scott Davis | | 91 | 40,694 |
| | Javier Sandoval | | 79 | 32,707 |
| | Gevorg Yanukyan | | 92 | 14,961 |

| Category | Name | Net to Gross | Retention | Net ALP |
|----------|---------------------------------------|--------------|-----------|-------------|
| YTD | Rookie Cunningham-Weatherspoon | | 70.4 | \$1,463,337 |
| | Alex Roland | | 69.2 | 1,331,047 |
| | Dorian Oldham | | 75.3 | 1,180,344 |
| | James Bailey | | 71.7 | 481,229 |
| | Start-Up Jason Adamo | | 73.0 | \$482,862 |
| | Samantha Chui | | 74.2 | 368,827 |
| | Javier Sandoval | | 71.5 | 308,223 |
| | Scott Davis | | 91 | 153,233 |
| | Gevorg Yanukyan | | 92 | 68,877 |

Public Relations



1. Mark Gagliardi
CATEGORY I
Oakley, CA



2. Malka Arony
CATEGORY I
Phoenix, AZ



1. Bernard Weaver
CATEGORY II
Pittsburgh, PA



2. Robin Andrade
CATEGORY II
Malden, MA



1. Katherine Kidder
CATEGORY III
Pittsburgh, PA



2. David Blaisdell
CATEGORY III
Goodlettsville, TN



1. Anna Guido-Rohrer
CATEGORY IV
Dayton, OH



2. Darrell Dorey
CATEGORY IV
Mahone Bay, NS



1. Jodi Oleson
Oshkosh, WI



1. Shey Stout
Richland Hills, TX



1. Cindy Cleary
Kansas City, MO

Public Relations categories are as follows:

| Category | Population |
|----------|------------------------|
| 1 | over 8,500,000 |
| 2 | 6,500,000 to 8,499,999 |
| 3 | 4,000,000 to 6,499,999 |
| 4 | Under 4,000,000 |

ROOKIE: Reps with 2011 Hire Date

ICEBREAKER: Reps with 2012 Hire Date

PR MANAGER: Points earned based on overall growth for respective territories and percentage of Manager's team earning a monthly PR Bonus. If there is a tie for points earned, Top Manager determined by who has highest growth percentage.

November Production

| Category | Rank | Name | Production in Cards | Manager |
|------------|------|--------------------------|---------------------|-------------------------------|
| I | 1 | Mark Gagliardi | 4,464 | Nor Cal & Reno / Chuck Hill |
| | 2 | Malka Arony | 4,438 | AZ / Tim Farr |
| | 3 | Larry Lozano | 4,128 | N Cal/Reno / Chuck Hill |
| | 4 | Susan Gilbert | 3,770 | Chicago / Dawn Trudden |
| | 5 | Chuck Hill | 1,947 | Nor Cal & Reno / Larry Strong |
| II | 1 | Bernard Weaver | 2,388 | PA / Katherine Kidder |
| | 2 | Robin Andrade | 1,808 | Mass & RI / Susan Kelleher |
| | 3 | Nicole Pate | 1,677 | Dallas / Jason Beckman |
| | 4 | Shey Stout | 1,576 | Dallas / Jason Beckman |
| | 5 | Mary Kay McPherson | 1,571 | Dallas / Jason Beckman |
| III | 1 | Katherine Kidder | 2,553 | PA / Denise Gilbert |
| | 2 | David Blaisdell | 2,066 | TN & SW NC / Elizabeth Farm |
| | 3 | Jodi Oleson | 1,696 | WI / Laurie Onasch |
| | 4 | Janis Pitts | 1,509 | LA / Cindy Cleary |
| | 5 | Nicole Schneider | 1,377 | MN / Erica Dalager |
| IV | 1 | Anna Guido-Rohrer | 3,730 | Southern OH / Michelle Baxter |
| | 2 | Darrell Dorey | 3,367 | Maritimes / Debbie Enstedt |
| | 3 | Tim O'Connor | 2,517 | OK / Jason Beckman |
| | 4 | Laurie Gruber | 1,244 | WI / Laurie Onasch |
| | 5 | Sheila Morris | 1,204 | ND / Rachelle Valdez |
| Rookie | 1 | Jodi Oleson | 1,696 | WI / Laurie Onasch |
| IceBreaker | 1 | Shey Stout | 1,576 | Dallas / Jason Beckman |

ALL TIME PR CARD PRODUCTION RECORD: 18,960 Cards

YTD Production

| Category | Rank | Name | Production in Cards | Manager |
|----------|------|-------------------------|---------------------|-------------------------------|
| I | *1 | Mark Gagliardi | 26,631 | Nor Cal & Reno / Chuck Hill |
| | *2 | Malka Arony | 25,382 | AZ / Tim Farr |
| | 3 | Chuck Hill | 21,460 | Nor Cal & Reno / Larry Strong |
| | 4 | Rona Pileggi Spano | 19,828 | Chicago / Dawn Trudden |
| | 5 | Brenda Di Somma | 19,464 | NJ / Brian Ryan |
| II | *1 | Robin Andrade | 22,512 | Mass & RI / Susan Kelleher |
| | *2 | Erica Dalager | 9,519 | MN / Laurie Onasch |
| | 3 | Maureen Roberts | 9,133 | NY State / JT Tasker |
| | 4 | David Scalisi | 8,964 | NY State / JT Tasker |
| | 5 | Timothy Leary | 8,894 | NY State / JT Tasker |
| III | *1 | Katherine Kidder | 15,379 | PA / Denise Gilbert |
| | *2 | Mario Soljan | 12,618 | NZ / Steve Friedlander |
| | 3 | Julia DiBartolomeo | 12,448 | AZ / Malka Arony |
| | 4 | Tamara Williams | 12,271 | IN / Michelle Baxter |
| | 5 | David Blaisdell | 9,971 | TN & SW NC / Elizabeth Farm |
| IV | *1 | Paul Winslow | 18,962 | St Louis / Cindy Cleary |
| | *2 | Ken Altizer | 18,248 | WV / Michelle Baxter |
| | 3 | Darrell Dorey | 14,269 | Maritimes / Debbie Enstedt |
| | 4 | Anna Guido-Rohrer | 13,674 | Southern OH / Michelle Baxter |
| | 5 | Shane Knowles | 10,267 | Maine & NH / Susan Kelleher |

ALL TIME PR CARD PRODUCTION RECORD: DENISE BOWYER: 61,879 Cards

PR Managers

November Results

| Rank | Name | Points Earned | Director |
|------|---------------------|---------------|-----------------|
| 1. | Cindy Cleary | 10 | Patti Morgan |
| 2. | Chuck Hill | 10 | Larry Strong |
| 3. | Judy Spade | 10 | Tim Farr |
| 4. | Jason Beckman | 10 | Patti Morgan |
| 5. | John Keliher | 10 | Rachelle Valdez |

YTD Results

| Rank | Name | Points Earned | Director |
|------|----------------------------|---------------|----------------|
| *1. | Susan Kelleher | 92 | Laurie Onasch |
| *2. | Jacqueline deVooght | 91 | Debbie Enstedt |
| *3. | Cindy Cleary | 86 | Patti Morgan |
| 4. | Dawn Trudden | 80 | Denise Gilbert |
| 5. | Michelle Baxter | 72 | Denise Gilbert |

Congratulations to our November Bonus Earners!

| | | | |
|-------------------------|-------------------|------------------------|----------------------|
| Sue Akers | George Farenthold | Michelle Korb | Irene Rurycz |
| Marlene Alen | Viki Farr | Timothy Leary | Nicole Schneider |
| Jennifer Allen | Lee Fivenson | Kenneth Lett | Crystal Senour |
| Ken Altizer | Mark Flemm | Larry Lozano | Patrena Smith |
| Robin Andrade | Mark Gagliardi | Lacy Martin | John Smyth |
| William Bell | Susan Gilbert | Erin McKee | Mario Soljan |
| Gabriela Berloni | Rosanna Gill | Mary Kay McPherson | Rona Pileggi Spano |
| David Blaisdell | Laurie Gruber | Thomas Meadows | Jennifer Sprout |
| Lou Nell Busby | Lisa Guay | George Murry | Christina Stableford |
| Fran Christie | Anna Guido-Rohrer | Pater Nielsen | Shey Stout |
| Cheryl Cook | Holland Harriss | Timothy O'Connor | Cynthia Syvanych |
| Christa Davis | Jerry Hartnett | Jodi Oleson | Jessica Treybick |
| Robin Denham | Jenny Hearn | Steve Orcheron | Leo VanDenBussche |
| Julia DiBartolomeo | Shad Henderson | Kathleen Pappas | Bill Verbeten |
| Brenda Di Somma | Krissa Hensley | Nicole Pate | John Wagner |
| Dion Dizon | Dee Hettinger | Janis Pitts | Jace Wainwright |
| Darrell Dorey | Chuck Hill | Elizabeth Reyer-Corley | Al Wall |
| Melissa Dorey | Brett Hulme | Maureen Roberts | Bernard Weaver |
| Sarah Thomson-Dufrechou | Sandra Knapp | Cas Robinson | Tamara Williams |
| Vivian Dwyer | Marilyn Kohlhasse | Chas Robinson | Paul Winslow |

BONUS

World's Greatest Bonus

\$1,213,069

TOTAL

TOP 10

| Qualifier | Amount | SGA | Qualifier | Amount | SGA |
|----------------|----------|-------------------|----------------------|---------|---------------|
| Ryan Kendl | \$12,629 | Altig-Orlovic | Max Quasem | \$4,307 | Cohen-Cohen |
| Tone Munro | 8,520 | Steve Friedlander | Erez Shabtay | 4,131 | Altig-Orlovic |
| Alan Sedaghat | 5,620 | Altig-Orlovic | Ansumana Dualu | 3,818 | Laura Fisher |
| Moli Kaufusi | 5,478 | Steve Friedlander | Lily Tchen | 3,810 | Cohen-Cohen |
| Joshua Dishong | 4,496 | Surace-Smith | Christopher Williams | 3,808 | Simon Arias |

| Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus |
|-----------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|
|-----------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|

| | | | | | | | | | |
|----------------------|---------|-----------------------|---------|----------------------|---------|---------------------|---------|---------------------|---------|
| Siutaka Vaka | \$3,521 | Liam Brewster | \$1,839 | Ashley Clement | \$1,585 | Emma Serms | \$1,369 | Derek Franc | \$1,246 |
| Katie Massart | 3,490 | Brandon Summerton | 1,838 | Soonalote Taogaga | 1,584 | Todd Engelson | 1,369 | Lalofau Faaitiiti | 1,244 |
| Amy Shui | 3,470 | Helen Taylor | 1,833 | David O'Neil | 1,581 | Steven Stensrud | 1,364 | Ebenezer Asabere | 1,236 |
| Joey Kennedy | 3,140 | Arie Davis | 1,789 | Raymon Reynolds | 1,570 | Cherie Wihapi | 1,362 | LaTonya Tucker | 1,230 |
| Roghie Hassan Loo | 2,864 | Nicholas Walsh | 1,783 | Jinzhou Zhao | 1,569 | Zepher Loesch | 1,351 | Ritia Tokahere | 1,225 |
| Jeffrey Pearce | 2,793 | Ruben Soberanes | 1,780 | Muhammed Ashraf | 1,564 | Sean Feizkhal | 1,344 | Meakie Grice | 1,225 |
| Mark Lomonaco | 2,781 | Ronald Rivera | 1,778 | Matthew Vowell | 1,555 | Darnelle Keala | 1,339 | Sandra Underwood | 1,221 |
| Harrynarine Ramoutar | 2,738 | Thomas King | 1,773 | Oscar Flores-Najarro | 1,542 | Karmela Smud | 1,339 | Kelly Ekker | 1,220 |
| Derick Kerr | 2,672 | Robert Simmen | 1,772 | Fritzel Octave | 1,536 | Peter Hudousek | 1,335 | Lleison Martinez | 1,219 |
| Maijargal Sukhbaatar | 2,623 | Mercedes Ayala | 1,754 | Desseire Fahie | 1,534 | Ijjieh Mantolino | 1,334 | Todd Homer | 1,217 |
| Richard Luzaich | 2,567 | Maxx Schumann | 1,752 | Dawn Selden | 1,534 | Connie Reichard | 1,328 | Al-Karim Walji | 1,216 |
| Samson Adelfufosi | 2,474 | Daniel Armstrong | 1,738 | Benjamin Ainscough | 1,525 | Sabrina Lannon | 1,323 | Johnny Reese | 1,214 |
| Robert Egan | 2,426 | Israel Wizenfeld | 1,727 | Scott Remmey | 1,519 | Kasali Kotun | 1,323 | Kristen Lawrence | 1,214 |
| Joseph Sarasin | 2,398 | Derrick Wright | 1,726 | Carrie Bowman | 1,516 | Leandro Silva | 1,322 | Cassandra Brooks | 1,208 |
| Joshua Burda | 2,380 | Mark Wicker | 1,713 | Wilbert Lewis | 1,508 | Prokopios Verros | 1,320 | Bilal Farsakh | 1,205 |
| Dustin Dunbar | 2,356 | Mohammed Moalawi | 1,702 | Kyle Buckland | 1,503 | Samotta McKeever | 1,319 | Jonelle Brown-Secka | 1,204 |
| Deborah Steele | 2,349 | Kurt Kohles | 1,697 | Angela Goodwin | 1,500 | Laaina Havea | 1,319 | Marcus Street | 1,183 |
| David Broughton | 2,316 | Anthony Theriault | 1,693 | Orett Nelson | 1,498 | Paul Kelly | 1,318 | Paul Kelly | 1,174 |
| Steven Sparkes | 2,262 | Ross Ewen | 1,693 | Matthew Sanchez | 1,493 | Jose Guerreiro | 1,316 | Jose Guerreiro | 1,168 |
| Maren Conway | 2,242 | Karen Stockwell | 1,684 | Carmela Pellen | 1,493 | Justin Tyburski | 1,316 | Corey Smith | 1,166 |
| Austin Soboleski | 2,232 | Niurka de Armas-Duran | 1,683 | Dunia Carrion-Lachy | 1,484 | Bradley Weigand | 1,312 | Nicholas Indykzapka | 1,165 |
| Robert Ulreich | 2,232 | Miranda Mortensen | 1,672 | Jun Ma | 1,479 | Lora Beronja | 1,311 | Aldemar Orrego | 1,162 |
| Sione Maumau | 2,230 | Mary Maida Fujii | 1,666 | Janel Wilder | 1,479 | Rivka Erlich | 1,309 | James Gallo | 1,158 |
| Bruce Viaje | 2,175 | Shelby Poston | 1,666 | Kascey Williamson | 1,477 | Lacey Port | 1,303 | Sonya Minassian | 1,158 |
| Daniel Jones | 2,161 | Krystal Gordon | 1,665 | Chris Chase | 1,476 | Yadollah Pourjalali | 1,296 | Kelly McDonald | 1,156 |
| Casey Sperzel | 2,135 | Kevin Haines | 1,664 | Louis Giogaia | 1,471 | Anthony Edwards | 1,295 | Denville Loney | 1,152 |
| Michael van Delft | 2,112 | Jemima Mozart | 1,663 | Paul Wood | 1,470 | Sally Wilson | 1,294 | Annemarie Diola | 1,152 |
| Liliana Avila | 2,099 | Gregory Johnson | 1,658 | Andrea Petti | 1,468 | Paulo Miranda | 1,294 | Christopher Cannon | 1,152 |
| Daniel Hanson | 2,023 | Gregory Paxton | 1,657 | Tyler McKnight | 1,468 | Edwin Rodriguez | 1,291 | Gary Slocum | 1,149 |
| Alex Gonzales | 2,016 | Nigel Hales | 1,656 | Henry Fornet | 1,456 | Charles Shafor | 1,290 | Seth Reising | 1,145 |
| Marko Brkovic | 2,001 | Melissa Losk | 1,653 | Marco Fernandez | 1,451 | Richard Carter | 1,287 | Harlyn Owens | 1,142 |
| Akbar Hosseini | 1,990 | Joey Sales | 1,637 | James Aalders | 1,443 | Bryan Czajkowski | 1,287 | Genesisjane Hall | 1,142 |
| Bruce Tan | 1,961 | Roosevelt Jeanty | 1,635 | Stephanie Novel | 1,430 | Charles Belt | 1,286 | Chad Davis | 1,141 |
| Ronald Knight | 1,951 | Christene MacAloney | 1,623 | Gregory Hayman | 1,424 | David Ramirez | 1,282 | Jesse Spencer | 1,141 |
| Epenesa Frost | 1,938 | Karen Sessing | 1,620 | Violetta Goldman | 1,423 | Trevor Looney | 1,274 | Beth Snow | 1,137 |
| Gabriel Feldmann | 1,925 | Sean Grant | 1,617 | Michael Lee | 1,423 | Steven Bensinger | 1,274 | Betty Hewlett | 1,136 |
| Timothy Cruise | 1,918 | Tevita Maumau | 1,614 | Cassandra Jones | 1,411 | Daniel Bauer | 1,272 | Madai Price | 1,135 |
| Jesusdieu Portilus | 1,907 | Mario Chavez | 1,612 | William Aden | 1,406 | Andrew Cavicchi | 1,270 | Glenda Crump | 1,135 |
| Kehinda Pryor | 1,906 | Scott Florin | 1,610 | Nicholas Moore | 1,404 | Samuel Vasquez | 1,268 | Natalie Soboleva | 1,133 |
| Kirsten Anderson | 1,904 | Maurice Doucette | 1,609 | Lewis Clack | 1,397 | Jesse Remby | 1,263 | Jennifer Holliday | 1,132 |
| Michael Burningham | 1,901 | Larry Gatt | 1,607 | Omar Hashimi | 1,394 | Brandon Marshall | 1,258 | Jesse Wise | 1,127 |
| Eugene Kashkin | 1,875 | Iman Masboob | 1,599 | Hilary Giallourakis | 1,393 | Anita Ferris | 1,258 | Daniel Umbertone | 1,126 |
| Karen McQuoid | 1,870 | Bernard Oliphant | 1,595 | Anthony Sava | 1,387 | Michelle Jackson | 1,257 | Ernest Jones | 1,125 |
| Scott Hanna | 1,864 | Mona Balche | 1,592 | Jennifer Wehrle | 1,375 | Jaison Gallagher | 1,255 | Devin Adams | 1,124 |
| Faleuseni Maumau | 1,852 | Adam Kahn | 1,589 | Christine Augustus | 1,374 | Bernadette Casciato | 1,255 | Lora Whittaker | 1,123 |
| Mark Bleier | 1,851 | Kevin Ishikane | 1,588 | Ellen Schultz | 1,370 | Carlo Buhay | 1,248 | Adam Meyer | 1,122 |

| Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus |
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| | | | | | | | | | |
|-------------------|---------|--------------------|-------|------------------------|-------|-------------------|-------|---------------------|-------|
| Tom Weller | \$1,118 | Sean Watkins | \$991 | Stacy Deurlein | \$909 | Niessa Johnson | \$839 | Ronald Rowe | \$759 |
| Erin Allen | 1,117 | Jessica Jasinski | 991 | Shaun Oaks | 908 | Deborah Hill | 833 | Michael Buschkiel | 757 |
| Maria Hinojosa | 1,115 | Alofi Suasua | 990 | Daniel Bean | 907 | Janice Moseychuck | 833 | Justin Germany | 756 |
| Minnie Lee | 1,115 | Sofia Valji | 989 | Stacie Powell | 905 | Lori Logan | 833 | James Russell | 756 |
| Corey LaVigne | 1,113 | Brandon Luloff | 983 | Unique Hunnicutt | 903 | Bernardo Estevez | 832 | Gregory Reinbold | 754 |
| Brian Jensen | 1,109 | Randy Jaikaran | 982 | Donavan Smith | 900 | Scott Swint | 831 | Eric Caldwell | 753 |
| Chandra Estus | 1,106 | Charles Porter | 980 | Leonardo Silva | 899 | Tilly Roebeck | 830 | Jonathan Kitzmiller | 753 |
| Damien Kleinick | 1,102 | Dorothy Niederer | 979 | Mynor Lemus | 897 | Lynn Jordan | 828 | Guillermo DeLaVega | 753 |
| Christopher McFoy | 1,100 | Lloyd Allen | 976 | John Conard | 897 | Shelly Cullen | 825 | Kalepi Fatai | 751 |
| Anthony Stephens | 1,100 | Rob Speers | 975 | Dakota Little | 895 | Melissa Jakoby | 823 | Christopher Nechols | 750 |
| Michael Erhardt | 1,098 | Michelle Castaneda | 973 | Joy Horcajo | 892 | Kristen Patton | 820 | Maxwell Nudelman | 746 |
| Michael Sudzina | 1,095 | Jonathan Taylor | 966 | Peter McEnaney | 891 | Gordon Biggums | 817 | Melody Short | 746 |
| Leslie Austin | 1,089 | Aaron Sargent | 964 | Darrick Mallett | 890 | Alon Frazier | 815 | Daniel Crichton | 745 |
| Sonia Tyner | 1,088 | Lauama Teo | 964 | Iosefo Ahsoonfolasaitu | 890 | Jeremy Broumpton | 815 | James Williams | 745 |
| Peer Shmelzer | 1,084 | Chena Blair | 963 | Richard Whyte | 890 | Michael Schroeder | 815 | Joseph Schebek | 743 |
| Beatriz Noriega | 1,082 | Jason Levasseur | 962 | DeAnthony Hartman | 887 | Selaima Palu | 814 | Glaister Parke | 743 |
| Erna Gasanin | 1,075 | Awan Jackson | 960 | Visesio Setefano | 886 | Ryan Ballard | 813 | Dexter Phillip | 741 |
| Patrick Davis | 1,071 | Jodi Bohdal | 960 | Daniel Tuerk | 886 | Marcus Howard | 813 | Troy Bandel | 740 |
| Susan daCruz | 1,071 | Nicholas Beto | 960 | Charles Ferrari | 885 | Ryan Boomer | 811 | Daren Wooten | 740 |
| Michael Margelis | 1,069 | Shorne Brown | 956 | Marc Stjean | 883 | Eluerecia Guzman | 807 | Areshbekau Wint | 740 |
| Natalia Tahana | 1,069 | Kevin Thomas | 952 | Anthony Ventura | 881 | Kierra Goodwin | 806 | Ryan Shirley | 738 |
| Jessica Stice | 1,069 | Maureen Moors | 949 | Coleman Lovelace | 878 | Michael Nolan | 805 | David Emery | 737 |
| Jeremiah Wiskeman | 1,065 | Elifranc Deus | 948 | Tyler McGrath | 878 | James Johns | 803 | Samuel Lee | 737 |
| Jonathan Ng | 1,062 | Michael Baker | 947 | Paul Villar | 877 | Angel Arista | 799 | Jacqueline Gordon | 735 |
| Lisa Smith | 1,061 | Kelly Mahoney | 946 | Daniel Kim | 877 | Ronald Washington | 798 | Lazarus McRae | 732 |
| Phyo Phyo | 1,060 | Ryan Coleman | 946 | Haneen Shteivi | 874 | Ifeanyi Ufondu | 797 | Musediq Abdul | 732 |
| Theresa Bellajaro | 1,060 | Jason South | 946 | Amelia Ropetikilifi | 873 | Tibor Simon | 795 | Lydia Lozano | 731 |
| Evan Wicklund | 1,057 | Alexarissa Milner | 945 | John Young | 873 | Gary Gooden | 794 | David Jackson | 727 |
| Jeffrey MacBain | 1,057 | Victor Restrepo | 945 | Alex Merveus | 872 | Justin Rogers | 793 | Kimberly Yarbrough | 727 |
| Mark Harhager | 1,055 | Travis Picklesimer | 944 | Ryan Leong | 872 | Hector Sartori | 791 | Ana Ruzevic | 726 |
| Samneang Prom | 1,053 | Cindy Rodriguez | 943 | Russell Holzer | 871 | Anthony Wright | 791 | James Dockrill | 723 |
| Keavin Kirby | 1,047 | Jonathan Day | 943 | Pon Mom | 870 | Amy Pierson | 790 | Brian Hutchings | 723 |
| Sonia Ramirez | 1,043 | Herivelto Pereira | 941 | Samvel Tigranyan | 870 | Timothy Frederick | 788 | Tenisha Seay | 722 |
| David Riddle | 1,042 | Stephen Gross | 939 | Jenny Alvarez | 866 | Caleb Meute | 786 | Caleb Meute | 721 |
| Robert Recker | 938 | Helen Davidson | 938 | Thomas Abalos | 866 | Thomas Abalos | 784 | Oscar Sabogal | 721 |
| Randolph Souliers | 934 | Milika Fonoifua | 934 | Lockert Johnson | 862 | Lockert Johnson | 781 | Robert Dixon | 720 |
| Lynn Doolittle | 933 | Mark Hoffman | 933 | Mark Streeter | 859 | Mark Streeter | 781 | Ghislain Richard | 720 |
| Nathan Casey | 931 | Jamie Winters | 931 | Timothy E Smith | 859 | Timothy E Smith | 781 | Jerry McKean | 718 |
| Peter Kaplanis | 930 | Jason Schlotman | 930 | Andria Standifer | 859 | Andria Standifer | 780 | Anne Strayer | 718 |
| James Kelly | 927 | Luther Saylor | 927 | Simon Powell | 857 | Simon Powell | 779 | Lamar Livingston | 717 |
| Andrew Wagner | 926 | Janson Bennett | 926 | Michelle Gruer | 857 | Michelle Gruer | 778 | Haven Wilson | 717 |
| Sherry Schick | 925 | Michael Shaba | 925 | Molly Goforth | 856 | Molly Goforth | 777 | Ericka Murff | 716 |
| Kelly Hassert | 919 | Michael Rice | 919 | Christian West | 856 | Christian West | 776 | Carla Tidmand | 716 |
| Ronald Kuttruff | 919 | Kory Allenbaugh | 919 | Saeideh Nesar Ali | 854 | Saeideh Nesar Ali | 776 | Saeideh Nesar Ali | 715 |
| Jason Conway | 919 | Fuaifale Mauu | 919 | Nanette Clay | 853 | Nanette Clay | 775 | Nanette Clay | 715 |
| Salema Meleisea | 919 | Asghar Shoghi | 919 | Gretchen Spain | 851 | Gretchen Spain | 775 | Gretchen Spain | 714 |
| Raquel Hall | 918 | Christian Laboy | 918 | Cherie Mohn | 849 | Cherie Mohn | 774 | Tammy Griswold | 712 |
| Megan Duval | 918 | Felicia Price | 918 | Yollette Mompoin | 845 | Yollette Mompoin | 773 | Dean Jensen | 712 |
| Andrew Melanson | 917 | Regina Duval | 917 | Brooke Beeman | 845 | Brooke Beeman | 772 | Megan MacLean | 708 |
| Cheryl McLean | 917 | Cheryl McLean | 917 | Julie Aprahamian | 843 | Julie Aprahamian | 769 | Gregory Davis | 707 |
| Milica Zivkovic | 917 | Milica Zivkovic | 917 | Jared Woltz | 842 | Jared Woltz | 769 | Laura Thornton | 707 |
| William Whaley | 917 | William Whaley | 917 | Bruce Mainprice | 842 | Bruce Mainprice | 767 | Raymond Olivias | 706 |
| Zachary Dawson | 916 | Zachary Dawson | 916 | Debra Guay | 841 | Debra Guay | 766 | Robert Park | 705 |
| Sherri Thompson | 913 | Vakhtang Nazaryan | 913 | Willie Hayden | 841 | Willie Hayden | 765 | Carly Ferraro | 702 |
| Rory Olson | 912 | James Reddick | 912 | Phillip Wallace | 840 | Phillip Wallace | 765 | Jacob Grant | 702 |
| Kaitlyn Good | 911 | Kaitlyn Good | 911 | Debbie Hardy | 840 | Debbie Hardy | 759 | Eric Thompson | 702 |
| Eddie Dhillon | 909 | Nakia Peters | 909 | | | | | | |

| Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus |
|--------------------------|-------|---------------------------|-------|------------------------|-------|------------------------|-------|----------------------|-------|
| Michael Coulthard | \$701 | Kennethia Walker | \$656 | Betty Vitale | \$625 | Kim Scott | \$578 | Daniel Collett | \$544 |
| Cornae Taylor | 699 | Cynthia Forbes-Anderson | 655 | Clifton Williams | 624 | Calden Ford | 577 | Miranda McIntyre | 542 |
| Naomi Caraballo | 698 | Tracy Lepore | 654 | Mark Diebolt | 624 | Racheal Scarlata | 576 | Kayla McIver | 540 |
| Jason Engle | 698 | Treston Teague | 654 | Gayle Franklin | 622 | Thomas Crutcher | 576 | Keisha James-Riley | 539 |
| Debra Hunter | 698 | Bradley Gaspard | 654 | Joaquin Santos | 622 | Melissa Teynor | 575 | Bianca Williams | 538 |
| Pemehine Muliaga | 695 | Daymon Green | 653 | Maria Esposito | 619 | Gwendolyn Macool | 575 | Melody McCrea | 537 |
| Harvey Ridley | 694 | Stephen Broyles | 652 | Claudine Fatima Martin | 619 | Brandon McAdams | 575 | Jaime Ocadiz-Ortega | 537 |
| Edward Farnsworth | 693 | Derron Alexander | 651 | Douglas Burnett | 617 | Jacob Deboer | 574 | Jeffrey Hoffman | 536 |
| Ryan Landmark | 693 | Robert Rich | 650 | Mawuli Davis | 617 | Andrew Hamilton | 573 | Teresa Daveiga | 536 |
| Robert Molina | 692 | Jeremy Engrav | 650 | Yuridia Stoffa | 616 | Kierstin Kim | 573 | Micah Focken | 536 |
| Cecil Johnson | 691 | Damon McCall | 648 | Edward Defurio | 615 | Ciera Meeks | 572 | Odilia Goulart | 536 |
| James Matthews | 690 | Arthur Greene | 647 | Laura Engel | 613 | Linda Jackson | 572 | Thomas Bonner | 536 |
| Roydon Jeffrey | 689 | Mevla Hasan | 647 | William H Owens | 611 | Noah Waldman | 572 | Piulua Vatikani | 534 |
| Alberto Puig | 689 | William Thompson | 647 | Anand Jailall | 611 | Nickolas Ruggeri | 572 | George Lahamedjian | 533 |
| Travis Kajiwara | 689 | Roya Pourkalbasi-Esfahani | 646 | Elyse Bryan | 611 | Eugene Nawracaj | 571 | Maggie Jaramillo | 533 |
| Pedro Claro | 688 | Betty Gengler | 646 | Bradford Stone | 610 | Adam Praznik | 571 | Taina Lameko | 533 |
| Joseph Vasquez | 687 | Garland Morrow | 645 | Heather Miller | 609 | Tanairi Laguerre | 569 | Mohammed Haroon | 531 |
| Katrina R Thomas | 685 | Kyle Reeves | 644 | Ognjen Vesic | 609 | Eric LaBossiere | 567 | James DePetro | 530 |
| Michaela Sertler | 682 | Jordan Smith | 644 | Julie Vautour | 609 | Noel Blair | 566 | Collin Cambridge | 529 |
| Horace Johnson | 682 | Howard Dotson | 644 | Les Swain | 608 | Scott Eigenbauer | 565 | Melissa Russell | 528 |
| Christopher Harden | 681 | Rory Larkin | 643 | David Rockway | 608 | Gary Prokop | 565 | Alex Rozotto | 528 |
| Shannon Koterbski | 681 | Whitney Williams | 643 | Skylar Dowding-Sutton | 608 | Jamie Ruckdashel | 564 | T J Rowell | 525 |
| Kara Schissler | 679 | Christopher Weglarz | 642 | Josh Tompkin | 607 | Ian Panter | 564 | Denise Vaelua | 525 |
| Robert Nolan | 678 | Isha Lewis | 641 | Eric Gallant-Munroe | 606 | Christina Culver | 564 | Anthony Mele | 523 |
| Unise Haupeakui | 678 | Amber Akins | 641 | Amanda Svestka | 606 | Stephen Cain | 563 | Robert McGrath | 523 |
| Tamati Taylor | 678 | Kathryn Maslanka | 641 | Chad McLaughlin | 605 | Jill Kuhn | 562 | Edward Littell | 522 |
| John Franklin | 677 | David Darienzo | 641 | Brian Garcia | 603 | Lytton Brown | 561 | Michella Smith-Perry | 522 |
| Patricia Ashford | 675 | Tara Manning | 639 | Mouhamadou Fall | 602 | Michael Carbonaro | 561 | Marquan Williams | 521 |
| Mickenzie Linse | 675 | Michelle Giraldo | 638 | Corey Hallam | 601 | Andrea Barenholtz | 559 | Ava Nasiri | 521 |
| Ryan Dreier | 675 | Thomas Reddoch | 638 | Justin Fisher | 601 | Marley Hayes | 559 | Ernest Rowe | 521 |
| Brookalyn Stillwagon | 674 | Shirley Patrick | 635 | Ryan Kissling | 600 | Milton Alexander | 558 | Darryl Haverland | 521 |
| Jackie Taylor | 673 | Natasha Waltenbaugh | 635 | Suifua Autufuga | 599 | Nichet Mayo | 558 | Nicole Randazzio | 521 |
| Daniel Acosta | 672 | Kimberly Alston | 635 | Jeffrodrew Vete | 598 | Lindsey Swanke | 558 | Scott Smith | 520 |
| Thomas Mendivil | 671 | Samantha Shanley | 634 | Gregory Madrid | 597 | Stevan Savic | 558 | Tehani Desotelle | 519 |
| Cheryl Memory | 670 | Mark Brown | 634 | Jonathan Hobbs | 596 | Adam Mehra | 557 | Nadia Rowland | 518 |
| Vu Phan | 670 | Shaun Johnson | 634 | Olga Tsymbal | 596 | Everett Banks | 557 | Jesse Opeta | 518 |
| Michael Simon | 670 | Gary Dillon | 633 | Lisa Sussman | 594 | John Farley | 556 | James Smith | 518 |
| Brian Blevins | 669 | Tony Lauu | 632 | Cynthia Faust | 593 | Gregory Akre | 556 | Patrick Guthrie | 517 |
| Keneti Samaivao | 668 | Jason Rucker | 632 | Michele Insinna | 592 | Jennifer Range | 556 | Gilbert Martinez | 517 |
| Courtney Camargo | 665 | Bryan Lewars | 630 | Jodi Sheedy | 592 | Robert Wright | 553 | Kevin Thurber | 515 |
| Omolola Onibiyi | 664 | Robert Harrington | 630 | Mariah Moon | 592 | Joseph Hedborn | 551 | Levi Wright | 513 |
| Omar Alvarez | 663 | Jessica Brejc | 630 | Jean Joseph | 591 | Enrico Franco | 551 | Lauren Koplish | 513 |
| Bradley Kampmeier | 663 | Robert Burroughs | 630 | Rachel Walters | 591 | Falina Long | 550 | Geraldine Kern | 512 |
| Denis Snyder | 663 | Gary Brown | 630 | Hugh Thompson | 591 | Patrycja Torres-Morenc | 550 | Matthew Hayden | 511 |
| Alexander Goettler | 662 | Reginita Howell | 629 | Tamoy Redwood | 589 | Joshua Bloomquist | 549 | Benjamin Gilbert | 511 |
| Christopher Straccialini | 662 | Joseph Gannon | 629 | Carlos Arballo | 589 | Javier Garcia | 548 | Levi Stearns | 510 |
| Debra Krebs | 661 | Dianne Iverglynne | 629 | Regan Vorndran | 585 | Israel Joseph | 548 | Samy Jacques | 510 |
| Kareen Sanders | 661 | Daniel Toshner | 628 | Eric Robson | 584 | Jeffery Spain | 546 | Gregory McDuffie | 509 |
| Rachel Balasingam | 661 | Sean Hansen | 628 | JaLonn Westmoreland | 584 | Eugene Borcan | 546 | John Heinrich | 509 |
| Bryan Bustos | 660 | Curtis Holder | 627 | Eric Vierow | 583 | Tasheda Adams | 545 | Blake Berry | 509 |
| Amanda Hogan | 658 | Liam Flaherty | 627 | Massoud Vaziri | 582 | James MacMillan | 545 | Charlie Contreras | 508 |
| Michael Rodriguez | 657 | Maurice Baritz | 626 | Melissa Turner | 579 | Scott Toncre | 544 | Sarah Eggert | 508 |

| Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus |
|-----------------|-------|---------------------|-------|-------------------|-------|---------------|-------|--------------|-------|
| Roberto Navarro | \$507 | Bryan Blust | \$506 | Sandra Linse | \$503 | Eduard Arteni | \$501 | John Lee | \$501 |
| Alleyson Murray | 506 | Heather Trehan | 505 | John Nasti | 502 | Garrett Iida | 501 | Kevin Jarvis | 501 |
| Aaron Twitty | 506 | Evangelos Mackrides | 503 | Shahab Mahdavejad | 502 | Michelle Hood | 501 | Matt Flores | 500 |

| Qualifier | Amount | SGA | Qualifier | Amount | SGA |
|-----------------|---------|--------------|----------------|---------|-------------------|
| Sami Mogannam | \$5,016 | Jatoft-Foti | Timothy Byrnes | \$1,080 | Theodore Pappas |
| Joseph Smith | 1,904 | Simon Arias | Ryan Tucker | 1,064 | Altig-Orlovic-Hay |
| Mitchell Look | 1,734 | Surace-Smith | Dason Phaul | 1,002 | Theodore Pappas |
| Frank Kolligian | 1,554 | Slav Bitman | Gary Slocum | 973 | Desi Dimitrova |
| Bradley Weigand | 1,138 | Surace-Smith | Nicole Conley | 953 | Oldham-Bianchi |

| Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus |
|--------------------|-------|-----------------|-------|--------------|-------|---------------------------|-------|-------------------|-------|
| Ronald Friedlander | \$835 | Stephen Liberto | \$653 | Benton Tong | \$613 | Ahmad Abdollahzadeh-Parsa | \$583 | Sudhir Patwardhan | \$516 |
| Fritznel Octave | 722 | Andrea Yee | 623 | Meakie Grice | 608 | Christian Ortiz | 529 | Dinah Cawthorne | 509 |
| Ronald Rivera | 656 | | | | | | | | |

BONUS

Leadership Bonus

\$1,321,624

TOTAL

TOP
10

| Qualifier | Amount | SGA | Qualifier | Amount | SGA |
|----------------|----------|-------------------|------------------|----------|-----------------|
| Ofa Tupouniua | \$42,622 | Steve Friedlander | Mathew Hart | \$20,190 | Surace-Smith |
| Zachary Hart | 32,688 | Surace-Smith | Doreen Ryan-Foti | 19,135 | Jatoft-Foti |
| Matthew Parks | 29,064 | Surace-Smith | Ryan Bisanz | 18,556 | Brian Traboulay |
| Stephen Jubrey | 23,480 | Oldham-Bianchi | Daniel Hartwig | 16,903 | Surace-Smith |
| Brett Gryska | 21,267 | Oldham-Bianchi | Matthew Diulus | 16,064 | Simon Arias |

| Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus |
|-----------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|
|-----------|-------|-----------|-------|-----------|-------|-----------|-------|-----------|-------|

| | | | | | | | | | |
|---------------------|----------|--------------------|---------|---------------------------|---------|----------------------|---------|----------------------|---------|
| Justin Adams | \$15,952 | Ryan O'Malley | \$5,910 | James Allen | \$3,469 | Samantha Sliger | \$1,901 | Sharif Grays | \$1,323 |
| Steven Cox | 15,634 | Nasr Quadri | 5,627 | AshLynn Orng | 3,466 | Robert Richman | 1,897 | Alberto Alcala | 1,312 |
| Byron Paz | 15,362 | Mark Corkrean | 5,592 | Brian Welsh | 3,418 | John Napiza | 1,889 | Andre Hawthorne | 1,284 |
| Samuel Cohen | 14,086 | Marko Jankovic | 5,585 | Alfred Taren | 3,364 | Jenna Remby | 1,887 | Jenna Grola | 1,268 |
| Robert Kanaan | 13,343 | John McGrath | 5,542 | Erik Boyd | 3,359 | Timothy Wilson | 1,868 | Melinda-Rae Lyse | 1,267 |
| Michael Romeo | 13,339 | Matthew Girard | 5,533 | Rita Haidinger | 3,329 | Josh Wheeler | 1,853 | Tere Diamond | 1,260 |
| Ala Awad | 12,791 | Robert Shafer | 5,483 | Dmitriy Kagan | 3,305 | Sharon Brenner | 1,834 | Hector Carrillo | 1,242 |
| Zach Otto | 12,640 | Mercedes Lloyd | 5,469 | Souleymane Bah | 3,237 | Randall Cook | 1,808 | Alex Grakhov | 1,234 |
| Robert Dunn | 12,627 | Jordan Chalom | 5,412 | Moswen Taylor | 3,122 | Kathryn Chaisson | 1,802 | Robert Drake | 1,222 |
| Jason Bratin | 12,332 | Evan Holzhauser | 5,389 | Brian Schreiter | 2,994 | Matthew Conrad | 1,787 | Unique Hunnicutt | 1,218 |
| Stephen Hill | 11,830 | Cameron Cimino | 5,373 | Brooke Spain | 2,943 | Nicholas Moore | 1,770 | Matthew Lukesh | 1,214 |
| Ryan Hall | 11,519 | Dan Nebraska | 5,357 | Vatapuia Vavau | 2,925 | Scott Wheeler | 1,765 | Kaitlyn Good | 1,212 |
| Thomas Vena | 11,083 | Jared Cleckner | 5,316 | Ruben Santillana | 2,921 | Kyle Klipp | 1,762 | Konnor Wylly | 1,206 |
| Harpreet Gujral | 10,821 | Craig Strompf | 5,292 | Rodney Ward | 2,875 | Simon Rolland | 1,706 | William Brookshire | 1,202 |
| James Keefer | 10,469 | John Ophals | 5,203 | John Reeves | 2,822 | Stacey Davis | 1,698 | Hal Herman | 1,200 |
| Bryon Welch | 10,457 | Kenneth Greer | 5,047 | David Guzman | 2,783 | Ashley Wenning | 1,689 | Sokol Fazliu | 1,188 |
| Aaron Parks | 9,969 | Corey Neff | 4,964 | Jonathan Emura | 2,752 | Kelvin Fernandez | 1,689 | Erin Moyer | 1,187 |
| Marisa Willgruber | 9,762 | Dorian Brown | 4,911 | Richard Henry | 2,716 | Kevin King | 1,667 | Lamine Diakhate | 1,181 |
| Chad Panzer | 9,520 | Nicholas Zangardi | 4,792 | Brent Arbour | 1,667 | Rachel Wade | 1,172 | Rachel Wade | 1,172 |
| Syed Quadri | 9,395 | Mavrick Fredericks | 4,646 | Michael Shaba | 1,658 | Brodie Fischer | 1,171 | Brodie Fischer | 1,171 |
| Henry Ingraham | 9,084 | James Gentile | 4,610 | Stephane Jeung | 1,631 | Zbigniew Stankiewicz | 1,165 | Zbigniew Stankiewicz | 1,165 |
| Darron Hacker | 9,026 | Joshua Ole | 4,419 | Richard Dyer | 1,623 | Zaid Jian | 1,164 | Zaid Jian | 1,164 |
| Magda Figueiredo | 8,895 | Michael Clemente | 4,381 | Kellen Cuttance | 1,622 | Michelle Crowe | 1,160 | Michelle Crowe | 1,160 |
| Tevita Tupouniua | 8,823 | Bobby Szwaja | 4,346 | Jessica Santamarina | 1,604 | Joseph Shanks | 1,157 | Joseph Shanks | 1,157 |
| Nicholas Lorence | 8,661 | Hunter Houvener | 4,301 | Richard Henry | 1,587 | Lewis Clack | 1,156 | Lewis Clack | 1,156 |
| Elias Hazen | 8,654 | Mitch Duplantis | 4,265 | Christopher McMenomy | 1,587 | Richard Flores | 1,153 | Richard Flores | 1,153 |
| Dustin Dunlap | 8,536 | Cara DeFiore | 4,261 | Daniel Toshner | 1,547 | Debbie Ezernack | 1,140 | Debbie Ezernack | 1,140 |
| Emmanuel Villasenor | 8,401 | Jake Yagjian | 4,203 | Mary-Dolores Ayarzagaitia | 1,540 | Andre McCallum | 1,138 | Andre McCallum | 1,138 |
| Marian Sertler | 8,189 | Ransy Vazquez | 4,190 | Tamara Hughes | 1,535 | Krista Thieme | 1,131 | Krista Thieme | 1,131 |
| Raymond Risucci | 8,181 | Matthew Turnquist | 4,187 | Cynthia Schneiderman | 1,519 | Lee Jeffers | 1,124 | Lee Jeffers | 1,124 |
| Lucky Faaitiiti | 8,170 | Lucan Schmidt | 4,162 | Richard Lyddon | 1,518 | Christopher Earle | 1,120 | Christopher Earle | 1,120 |
| Melne Lewis | 7,951 | Mack Doby | 4,106 | Patrick Knouse | 1,509 | Brandi Hershey | 1,119 | Brandi Hershey | 1,119 |
| Haoyu Xu | 7,760 | Christopher Hintz | 3,923 | Patrick Cotton | 1,489 | Ryan Hernandez | 1,116 | Ryan Hernandez | 1,116 |
| Ryan Wilson | 7,670 | Alvin Hagens | 3,861 | Keith Coscia | 1,474 | Michael Hicks | 1,113 | Michael Hicks | 1,113 |
| Adeyemi Akinade | 7,618 | Blake Higuchi | 3,828 | Kasali Kotun | 1,473 | Sarai Castanon | 1,100 | Sarai Castanon | 1,100 |
| Andrew McQuade | 7,383 | Paul Samra | 3,753 | Nicholas Powell | 1,445 | Reuben Rios-Cruz | 1,076 | Reuben Rios-Cruz | 1,076 |
| Humberto Quintero | 7,381 | Natalie Wagner | 3,715 | Nicholas Triantafyllidis | 1,436 | Kyle Wrobel | 1,067 | Kyle Wrobel | 1,067 |
| Timothy Kieran | 7,265 | Mark Kukielski | 3,706 | Robert Burdi | 1,408 | Brandon Teter | 1,053 | Brandon Teter | 1,053 |
| Michael Laramie | 7,075 | Nigel Crowe | 3,684 | Natalie Linker | 1,406 | Brian Wilson | 1,049 | Brian Wilson | 1,049 |
| Sara Welch | 6,431 | Sebastian Kazek | 3,631 | Darren Miller | 1,399 | Drew Frazier | 1,040 | Drew Frazier | 1,040 |
| Levar Morgan | 6,427 | Albert Serur | 3,614 | Daniel Rapp | 1,395 | Rachel Stanhope | 1,038 | Rachel Stanhope | 1,038 |
| Bei Xie | 6,241 | Carl Nazaire | 3,582 | Britton Costa | 1,391 | Ricardo Grandt | 1,023 | Ricardo Grandt | 1,023 |
| Richard Barbour | 6,229 | Richard Johnson | 3,547 | Billy Northington | 1,382 | Christina Black | 1,023 | Christina Black | 1,023 |
| Randy Teyssier | 6,164 | Alexandra Graham | 3,522 | Aaron McLean | 1,382 | Matt Pflueger | 1,018 | Matt Pflueger | 1,018 |
| Noel Rose | 6,144 | David Thornton | 3,516 | James Raymond | 1,347 | Michael Turney | 1,017 | Michael Turney | 1,017 |
| Joshua Jackson | 6,143 | Brian Sundberg | 3,504 | Kevin Appasamy | 1,336 | Andre Bent | 1,008 | Andre Bent | 1,008 |

| Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus | Qualifier | Bonus |
|---------------------|-------|--------------------|-------|------------------------|-------|---------------------|-------|--------------------|-------|
| Josephine Brown | \$993 | John Conard | \$880 | Carl Carlberg | \$785 | Matthew Crossman | \$668 | Joshua Williams | \$577 |
| Jesse Spencer | 984 | Michael Gerstein | 879 | Debra Hunter | 785 | Nicole Sanders | 664 | Raymond Ochoa | 576 |
| Shorne Brown | 976 | Bobby Beatty | 876 | Erin Allen | 783 | Aaron Dunlap | 654 | Phillip Jenkins | 566 |
| Scott Kim | 976 | Joseph Hagerman | 866 | Yihao Chen | 780 | Brian Allt | 650 | Devin Dingey | 564 |
| Kevin Huber | 966 | Michael Williams | 864 | Michele Kirk | 773 | Amelia Ropetikilifi | 649 | Jackie Taylor | 561 |
| Tiare Hubbard | 947 | Alisha Armand | 857 | Kyle Taylor | 758 | Philip Roffi | 647 | Starlet Luczon | 559 |
| Lawrence Reardon | 945 | Evan Kendall | 849 | Roger Fung | 753 | Cameron Moore | 647 | Michael Stuver | 558 |
| Daniel Walton | 942 | Jennifer Kinder | 844 | Larry Giddens | 751 | Daniel Umbertone | 642 | Cole Murphy | 557 |
| Jean Joseph | 937 | Jacqueline Kosalek | 844 | Richard Nypower | 750 | Raymond Angeles | 622 | Antonio Evans | 557 |
| Ryan Fickert | 929 | Kardel Brooks | 842 | Delilah Abuosba | 746 | Richard Mansfield | 618 | Stephanie Ellerton | 555 |
| John Keiderling | 928 | Anthony Batista | 841 | Evan Wicklund | 742 | Edona Hughes | 615 | Thomas Tiller | 544 |
| Elaine Kulawiak | 922 | Karolina Debek | 837 | Rajendra Narine | 740 | Debbie Hardy | 614 | Eluerecia Guzman | 542 |
| David Rockway | 910 | Joshua Hill | 831 | Mike Bray | 739 | Richard Bell | 608 | Ricky Jenkins | 541 |
| Brenda Hadayia | 910 | Daniel Potilechio | 827 | Christine Weatherspoon | 738 | Eric Ebbitt | 606 | John Serrano | 541 |
| Troy Plummer | 909 | Rebecca Klebsch | 822 | Tanner Daves | 731 | Rafael Spratling | 606 | Thomas Soloweyko | 541 |
| James Thompson | 908 | Casey Cash | 820 | Zachary Frentsos | 727 | Heather Leitch | 605 | Harold Durana | 541 |
| Crystal Lynch | 905 | Christopher Vasu | 818 | Faleuseni Maumau | 723 | Tyler Stewart | 604 | Cameron Kline | 539 |
| Alejandro Torruella | 902 | Patrick Rieger | 817 | Eric Peyton | 715 | John Leggio | 603 | Mike Hudnall | 537 |
| Robert Biser | 892 | Nicholas Engrav | 812 | Joseph Geer | 707 | Aldina DaRosa | 593 | Michael Roe | 535 |
| Minh Phung | 891 | Chad Potts | 810 | Mohammed Moalawi | 704 | Randy Ocampo | 592 | Xavier MacLarty | 533 |
| Andy Jaikaran | 887 | Bryan Peters | 805 | Samuel Nudelman | 698 | Kingsley Kehtazinya | 590 | Alon Fischer | 516 |
| John Galindo | 886 | Caleb Douce | 801 | Steve James | 694 | Joshua Cosentino | 588 | Jordan Albright | 512 |
| Luay Ghawi | 885 | Reynolds Akuamoia | 799 | Nicole Epstein | 691 | Amr Shater | 587 | Tamoy Redwood | 512 |
| Michael Lipetri | 884 | Levi Stearns | 798 | Adam Huck | 689 | Aja Devore | 586 | | |
| Pamela Altman | 884 | Kendra Orng | 796 | Caio Rosa | 686 | DeAnthony Hartman | 583 | | |
| Charles Ferrari | 882 | Jose Carvajal | 792 | Massoud Vaziri | 680 | Tatjana Tikhonov | 578 | | |
| Mark Glazer | 881 | Jodi Bohdal | 789 | Matthew Caternolo | 673 | David Schanuel | 577 | | |

3
BONUS TOTAL

\$2,580,550

World's Greatest
\$1,213,069

Reinstatement
\$45,857

Leadership
\$1,321,624

All qualifiers listed achieved at least \$500 in bonus totals

FOUNDERS CLUB

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000 and the Million Dollar Club Award.
Congratulations on your achievements.

November 2012 Qualifiers — Outstanding Producers & PR Representatives:



Maijargal Sukhbaatar

Christine Judge
5th Qualification
\$49,885 Net ALP
91.9 Ret



Barbie Stillwell

Surace-Smith Agency
Contract Date 02/08/00
Qualified November of 2012
\$1,001,544 of Net ALP

Directors of the Month



Driving Excellence

Sales Director of the Month

Leaders growing leaders!

Chris Selejan



Chris had 58% growth over November of 2011.
Congratulations on your achievement, Chris!

PR Director of the Month

Leaders growing leaders!

Patti Morgan

PR Directors earn points based on overall growth of their territory and percentage of their team earning a monthly bonus.

Patti Morgan is the Top Director for November 2012. She had a total of 10 pts.

We applaud your accomplishment, Patti!



Perspective



Scott Smith

President
& Chief Marketing Officer

DON'T WING IT! *Make a flight plan to your 2013 Goals*

The New Year is upon us. What have you done to prepare, to plan and to commit to your best performance ever? What are you planning? What will you do to be more productive in 2013?

It's difficult to find down time to evaluate what is necessary, and what you may want to consider doing differently. In today's work environment, it always seems to be hustle from one appointment, meeting or commitment to another. But it's really quiet time that is necessary to evaluate how you can optimize your performance and increase your ability to meet your potential. And it's not just business, it's planning to become healthier, to be a better family member and to make greater commitments to serve others. It takes a constructive and logical thought process to set your goals, and, more importantly, the map to achieve them.

“It takes a constructive and logical thought process to set your goals, and, more importantly, the map to achieve them.”

To be more productive... *to be better*... first you must raise your own expectations. You are better than you were a year ago, so if you plan to play at the same level as 2012, you're discounting your own ability to be more productive. Expect more from yourself, and challenge yourself realistically to achieve more.

Make a plan that is simple, or at least one that has simple goals. And remember, the plan isn't an end-of-the-year goal; it is a map — your flight plan — that must contain weekly benchmarks. The more often you can inspect your progress, the greater the chances of correcting deviations, should any occur. If you get off course, it's pretty difficult to recover when you find out you're farther back than you may have thought.

You must also hold yourself accountable for where you're at. It's your plan and it's your goal. It's unlikely anyone is going to inspect your plan except you. It's you who must compare actual vs. your plan, and it's you who must make adjustments when necessary. Remember, the most important part of accountability is defining consequences — both good and bad — for every benchmark achieved and every benchmark missed. You are your chief critic, and your chief coach!

Commit time to your own *personal development*. Recognizing and understanding your strengths and weaknesses is important to your success. Accentuate the positive and seek help or self-help for areas where you need to improve. Talk to others for honest assessments on how you can become more productive. Commit to learning something new every day!

In a sales environment, more than any other, the start of a new year truly is an opportunity to start fresh. Everyone is tied; it's a level playing field. When you make a plan that is inspectable in weekly increments, you have an advantage — you always know if you're ahead, and if you fall behind, you have a chance to make adjustments.

Good luck on your 2013 endeavors, and remember that anytime you have a goal, the journey must be planned, or you're sure to get lost along the way.



Use caution when exiting the

PASSENGER WALKWAY



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2013 Convention: June 2 - 5

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Check Out the Famous New Orleans Riverwalk!